### Geographic Reach 2015-2016

#### District Operations

**Brainerd**
- Contact Hours: 15,720
- Students: 6,712
- Underserved Students* 3,118
- Schools: 16
- Volunteers: 185

**Fargo, ND / Moorhead, MN**
- Contact Hours: 21,910
- Students: 9,527
- Underserved Students* 2,071
- Schools: 34
- Volunteers: 436

**Mankato**
- Contact Hours: 28,840
- Students: 11,442
- Underserved Students* 2,566
- Schools: 36
- Volunteers: 335

**New Ulm**
- Contact Hours: 10,520
- Students: 2,630
- Underserved Students* 598
- Schools: 14
- Volunteers: 154

**Owatonna**
- Contact Hours: 8,450
- Students: 1,848
- Underserved Students* 518
- Schools: 17
- Volunteers: 191

**St. Cloud**
- Contact Hours: 17,200
- Students: 6,635
- Underserved Students* 2,067
- Schools: 26
- Volunteers: 679

**Twin Cities Metro Area**
- Contact Hours: 20,710
- Students: 6,925
- Underserved Students* 2,675
- Schools: 34
- Volunteers: 302

**Total**
- Contact Hours: 72,993
- Students: 8,649
- Underserved Students* 2,966
- Schools: 30
- Volunteers: 292

### Hours of JA Curriculum

- Students: 160,066
- Underserved Students* 67,414
- Schools: 722
- Volunteers: 9,367

### Mission Report 2015-2016

**Read Michael Underwood’s JA story on page 10.**

### Satellite Operations

**Total Satellite Numbers**
- Contact Hours: 123,940
- Students: 25,800
- Underserved Students* 10,800
- Schools: 105
- Volunteers: 880

**Total Satellite Numbers**
- Contact Hours: 120,240
- Students: 20,400
- Underserved Students* 9,600
- Schools: 72
- Volunteers: 587

* Students attending schools with more than 40% free and reduced lunch.

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**Inspiring and preparing young people for success**

jaum.org
Our Promise

Junior Achievement is one of the world’s largest nonprofits dedicated to addressing fundamental social and economic challenges of young people by educating and empowering them to transform their future and own their economic success.

Through the delivery of cutting-edge, experiential education in financial literacy, college and career readiness and entrepreneurship, JA enriches the ability of today’s youth to both engage in their own economic development and contribute to the strength of their families, communities and economies.

At Junior Achievement of the Upper Midwest, our vision is to give the next generation hope for the future. We connect our region’s young people with volunteer role models who guide them through relevant, hands-on learning experiences. We equip them with the skills needed to navigate success in an increasingly complex economy, like how to manage money, how to prepare for a career, and how to open and run a business.

Together, we can help prepare the next generation to succeed. See page 14 to learn how you can get involved or visit jaum.org.

Our Impact

HOURS OF JA CURRICULUM

1,200,465

PROGRAM VOLUNTEERS

9,367

EDUCATION PARTNERS

5,509

SCHOOLS

722

Our Students

STUDENTS

160,066

UNderserved Students*

67,414

Children of Color

45,946

13-County Metro Area

94,807

Greater Mn

48,933

North Dakota

16,326

* Students attending schools with more than 40% free and reduced lunch.

Student outreach includes three counties in western WI.
JA’s Sequential Model

KINDERGARTEN
JA Ourselves

1ST GRADE
JA Our Families

2ND GRADE
JA Our Community

5TH GRADE
JA Our Nation

4TH GRADE
JA Our Region

3RD GRADE
JA Our City

UPPER ELEMENTARY
JA More Than Money

CAPSTONE
4TH, 5TH & 6TH GRADES
JA BizTown

6TH, 7TH & 8TH GRADES
JA Global Marketplace
JA Economics for Success
JA It’s My Business
JA It’s My Future

CAPSTONE
7TH & 8TH GRADES
JA Finance Park

9TH – 12TH GRADES
JA Career Success
JA Exploring Economics
JA Personal Finance
JA Economics
JA Be Entrepreneurial

CAPSTONE
9TH – 12TH GRADES
JA Finance Park
JA Titan
JA Job Shadow
JA Company Program

POST-SECONDARY EDUCATION
JA programs help prepare young people for the real world by showing them how to generate wealth and effectively manage it, how to apply entrepreneurial thinking to the workplace, and how to create jobs which strengthen our economy. Our programs correlate to the K-12 Common Core Standards and to Minnesota Standards for social studies and math.

### JA Programs & Experiences

#### K-12 CLASSROOM PROGRAMS

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<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Students</td>
<td>121,114</td>
<td>Schools</td>
<td>1,949</td>
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<tr>
<td>Teachers</td>
<td>5,006</td>
<td>Volunteers</td>
<td>5,972</td>
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<tr>
<td>Contact Hours</td>
<td>640,249</td>
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#### JA COMPANY PROGRAM

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<tbody>
<tr>
<td>Students</td>
<td>644</td>
<td>Schools</td>
<td>21</td>
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<tr>
<td>Student-Run companies</td>
<td>51</td>
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<tr>
<td>Contact Hours</td>
<td>16,682</td>
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#### JA JOB SHADOW

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</thead>
<tbody>
<tr>
<td>Students</td>
<td>4,512</td>
<td>Schools</td>
<td>49</td>
</tr>
<tr>
<td>Volunteers</td>
<td>695</td>
<td></td>
<td></td>
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<tr>
<td>Businesses</td>
<td>65</td>
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</tr>
<tr>
<td>Contact Hours</td>
<td>23,038</td>
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#### JA BIZTOWN

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<th></th>
</tr>
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<tbody>
<tr>
<td>Students</td>
<td>14,699</td>
<td>Schools</td>
<td>149</td>
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<tr>
<td>Teachers</td>
<td>457</td>
<td>Volunteers</td>
<td>3,408</td>
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<tr>
<td>Contact Hours</td>
<td>357,782</td>
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#### JA TITAN

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</thead>
<tbody>
<tr>
<td>Students</td>
<td>5,078</td>
<td>Schools</td>
<td>48</td>
</tr>
<tr>
<td>Volunteers</td>
<td>82</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contact Hours</td>
<td>35,546</td>
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#### JA FINANCE PARK

<p>| | | | |</p>
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<thead>
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<tbody>
<tr>
<td>Students</td>
<td>5,617</td>
<td>Schools</td>
<td>56</td>
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<tr>
<td>Teachers</td>
<td>73</td>
<td>Volunteers</td>
<td>279</td>
</tr>
<tr>
<td>Contact Hours</td>
<td>103,930</td>
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</tr>
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</table>

#### STUDENT COMPETITIONS

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
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<tbody>
<tr>
<td>Competitions</td>
<td>9</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contact Hours</td>
<td>6,211</td>
<td></td>
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</tbody>
</table>

#### JA SUMMER CAMPS

<p>| | | | |</p>
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</thead>
<tbody>
<tr>
<td>Students</td>
<td>150</td>
<td>Contact Hours</td>
<td>3,900</td>
</tr>
</tbody>
</table>

Visit jaum.org/programs for a complete description of JA programs.
Young people face the challenge of preparing to compete in an increasingly complex global economy and they need our help. According to a JA survey, 48% of teens say they’re not sure how to manage a credit card; 36% are not sure how to invest effectively, and 25% are not sure they’re budgeting effectively.

JA programs equip students with planning, goal-setting and thoughtful decision-making skills that will help them make wise financial choices and protect them from the unexpected financial pitfalls that plague so many adults.

**Key Financial Literacy Programs**

<table>
<thead>
<tr>
<th>PROGRAM</th>
<th>GRADE</th>
</tr>
</thead>
<tbody>
<tr>
<td>JA Ourselves</td>
<td>kindergarten</td>
</tr>
<tr>
<td>JA Our City</td>
<td>3rd</td>
</tr>
<tr>
<td>JA More than Money</td>
<td>upper elementary</td>
</tr>
<tr>
<td>JA BizTown</td>
<td>4th-6th</td>
</tr>
<tr>
<td>JA Economics for Success</td>
<td>6th-8th</td>
</tr>
<tr>
<td>JA Global Marketplace</td>
<td>6th-8th</td>
</tr>
<tr>
<td>JA Finance Park</td>
<td>7th-12th</td>
</tr>
<tr>
<td>JA Personal Finance</td>
<td>9th-12th</td>
</tr>
<tr>
<td>JA Economics</td>
<td>9th-12th</td>
</tr>
<tr>
<td>JA Exploring Economics</td>
<td>9th-12th</td>
</tr>
<tr>
<td>JA Company Program</td>
<td>9th-12th</td>
</tr>
</tbody>
</table>

6 out of 7 students who initially didn’t think it was important to manage their money changed their minds in a favorable direction after participating in JA Finance Park.*

“Junior Achievement is the only reason I graduated from high school and know how to manage my money.”

— JA student, Riverbend Alternative Learning Center

After participating in JA Finance Park, students demonstrated a 32% increase in knowing how to make and follow a budget and a 29% increase in understanding the use of credit and debit.*

In a rapidly evolving and increasingly complex economy, too many of today’s young people lack fundamental 21st century skills needed to thrive in the “real world.” A recent survey reveals 40% of college seniors fail to graduate with the soft skills needed in today’s workplace. Without a strong workforce, we cannot maintain a competitive edge in our global economy.

JA programs equip students with critical skills — like leadership, teamwork, perseverance, and innovative thinking — through hands-on, experiential programs that open a window to the real world.

**Key College/Career Readiness Programs**

<table>
<thead>
<tr>
<th>PROGRAM</th>
<th>GRADE</th>
<th>PROGRAM</th>
<th>GRADE</th>
</tr>
</thead>
<tbody>
<tr>
<td>JA Our Community</td>
<td>2nd</td>
<td>JA Finance Park</td>
<td>7th-12th</td>
</tr>
<tr>
<td>JA BizTown</td>
<td>4th-6th</td>
<td>JA My Way</td>
<td>7th-12th</td>
</tr>
<tr>
<td>JA Our Nation</td>
<td>5th</td>
<td>JA Career Success</td>
<td>9th-12th</td>
</tr>
<tr>
<td>JA It’s My Future</td>
<td>6th-8th</td>
<td>JA Company Program</td>
<td>9th-12th</td>
</tr>
<tr>
<td>JA Economics for Success</td>
<td>6th-8th</td>
<td>JA Job Shadow</td>
<td>9th-12th</td>
</tr>
<tr>
<td>JA Global Marketplace</td>
<td>6th-8th</td>
<td>JA Titan</td>
<td>9th-12th</td>
</tr>
</tbody>
</table>

90% of students reported that the things they learned in JA Job Shadow will help them get a good job.*

90% of students reported that JA Job Shadow made them aware of career options.**

---

“I liked learning about different jobs. Usually we just hear our teachers telling us about jobs, but with JA we got to see it for ourselves.”

— JA Job Shadow student.

*Source: JA USA JA Job Shadow Spring 2014 Summative Assessment.
** Source: Analysis of Student Questionnaires for JA Job Shadow Program, CAREI, University of Minnesota, July 2014.
Entrepreneurship

Junior Achievement promotes youth entrepreneurship and its opportunities by educating and inspiring young people to embrace innovative thinking and build 21st century skills. Our goal is to develop a more competitive workforce that combines the hard skills of academic learning, the soft skills of workplace knowledge and the initiative found in entrepreneurial endeavors.

Key Entrepreneurship Programs

<table>
<thead>
<tr>
<th>PROGRAM</th>
<th>GRADE</th>
</tr>
</thead>
<tbody>
<tr>
<td>JA Our Families</td>
<td>1st</td>
</tr>
<tr>
<td>JA Our Region</td>
<td>4th</td>
</tr>
<tr>
<td>JA More Than Money</td>
<td>upper elementary</td>
</tr>
<tr>
<td>JA BizTown</td>
<td>4th-6th</td>
</tr>
<tr>
<td>JA It’s My Business</td>
<td>6th-8th</td>
</tr>
<tr>
<td>JA Entrepreneurship Week</td>
<td>9th-12th</td>
</tr>
<tr>
<td>JA Titan</td>
<td>9th-12th</td>
</tr>
<tr>
<td>JA Be Entrepreneurial</td>
<td>9th-12th</td>
</tr>
<tr>
<td>JA Company Program</td>
<td>9th-12th</td>
</tr>
<tr>
<td>JA Summer Camps</td>
<td>9th-12th</td>
</tr>
</tbody>
</table>

150 students participated in JA Entrepreneur Summer Camps, inspiring them to think innovatively through fun, hands-on activities.

JA Company Program inspired the creation of 51 student-run companies.

The new Youth Division of the MN Cup attracted 90 applicants from entrepreneurs 18 years and younger, representing 6% of total entries.

“JA Company Program showed me that I’m capable of running a business.”
— Jamza Jamari, sophomore Como Park High School
Junior Achievement has a beneficial impact on students’ attitudes and knowledge base, which they take with them into the adult world of work and personal responsibility.

96% of JA alumni report that Junior Achievement makes them confident about working effectively in a team environment compared to only 82% of those who didn’t have JA.

88% of JA alumni report they are confident in their ability to manage their personal finances effectively, compared to 71% of those who did not have JA.

92% of JA alumni responded “YES.”

84% of JA alumni indicate that JA enabled them to connect what they learned in the classroom to real life.

67% of JA alumni say that JA made them realize the importance of staying in school.

JA graduates have a 50% higher work confidence level and a nearly 20% higher interview confidence level than students who did not have JA.

76% of JA alumni say they have the skills to start their own businesses, as opposed to 41% of those who did not have JA.

If you are a student, JA alumni, or if you have information about JA alumni, you can help us document the impact of the program.

www.jaum.org/alumni

DID YOU HAVE JA AS A STUDENT? IF SO, WE WANT TO HEAR FROM YOU.

www.jaum.org/alumni

Although the pop culture cliché says “failure is not an option,” 18-year-old Conor Friedmann, the Otto Bremer Student Entrepreneur of the Year for Minnesota, begs to differ. After participating in the JA Company Program at his school, and then competing in the Minnesota JAUM Company of the Year Competition, Friedmann, a 2016 graduate of Maple Grove Senior High in Maple Grove, Minn., believes learning from “failure” is the ultimate teacher.

Friedmann and his teammates did well enough during the competition to secure a tie for third place. However, Friedmann says through the process of actually building his JA business, he learned a number of ways his company, Crimson Corner, could have been more successful.

“Some of my friends were going to do the JA Company Program and I joined them,” Friedmann says. “We came up with about 20 different ideas. One was spirit wear — school-themed socks, caps and mugs. Another was appreciation grams, where people could send a note to say something nice to someone. And another was a study pack with school supplies and tips for various classes.”

The company chose to pursue all three ideas, with mixed results. Inventory cost for the spirit wear was high, and the appreciation notes had a very low profit margin, and worse yet, didn’t sell well.

After some additional research, the team tweaked the study guide slightly and instead offered a college guide to help students get into the colleges they wanted to attend. Colleges included in the guides — which sold for $25 and cost $4.50 to produce — included such top-tier schools as Stanford, Harvard, Notre Dame and Tufts University, where Friedmann will be studying international relations and economics this fall.

Story continues at: www.jaum.org/conor-friedmann

Lisa Tellinghuisen, 17, has a bubbly, engaging personality that matches perfectly with her sky-high career aspirations. Her enthusiasm and outgoing nature also helped her be named the Otto Bremer Student Entrepreneur of the Year for North Dakota.

A recent high school graduate of West Fargo Sheyenne High School, Tellinghuisen believed even as a child that her social skills would someday lend themselves well to a business setting.

“Neither of my parents are in the business field, but I’ve always been very outgoing and willing to try something new,” Tellinghuisen says. “I think those things are a big part of being in business. You have to be willing to put yourself out there and you have to know what you want to get out of a particular situation.”

Tellinghuisen got an opportunity to test her budding entrepreneurial skills first-hand when she participated recently in the JA Company Program through her school. Along with several other students, Tellinghuisen helped develop a company called Cre8fulEight, which produced and sold colorfully decorated Mason jars designed to dispense soap or other products.

“We were a little worried at first because no one had any crazy-good ideas right off the bat,” Tellinghuisen says. “We decided, ‘Well, if we want to make something, where can we go for ideas? Pinterest!’ One of our teammates found these Mason jars and I found there are a lot of really cool things to create with them. Since I was head of the supply chain for our company, I was a big part of the creative side. I thought it was really cool that I painted these jars and they looked good and turned out nice and everyone really liked them. I was really proud of myself.”

Story continues at: www.jaum.org/lisa-tellinghuisen
2016 JA MN COMPANY OF THE YEAR
Leozarb: Mounds View High School
From left to right: Shelley Wang, Furqan Syed, Sophie Gau, Maha Syed and Maddie Wang.

2016 JA TITAN BUSINESS CHALLENGE WINNERS
Mounds View High School
From left to right: David Czaia, Nick Paul and Brian McLaughlin.

JA Company Program
2015-2016 IN NUMBERS
- STUDENTS: 644
- SCHOOLS: 21
- STUDENT-RUN COMPANIES: 51

JA Titan
2015-2016 IN NUMBERS
- STUDENTS: 5,078
- SCHOOLS: 48
- CONTACT HOURS: 35,546

DID YOU HAVE JA AS A STUDENT? IF SO, WE WANT TO HEAR FROM YOU.
www.jaum.org/alumni
School Partnerships

Connecting young people to business and our local economy is a cornerstone of the JA experience. Through the JA School Partnership Program, participating companies provide the funding and volunteers necessary to support JA at a local school.

What happens when one of the world’s largest agribusiness giants teams up with JAUM to support a group of schools that serve an at-risk population of students? Wonderful things!

The partnership between JAUM, Cargill and the north Minneapolis-based Harvest Network of Schools benefits everyone involved, from students to the schools to the generous volunteers who work tirelessly to prepare students to succeed in a global economy.

MARQUITA BUTLER, HARVEST NETWORK OF SCHOOLS

Marquita Butler is the volunteer and community partnership manager for The Harvest Network of Schools. The Network consists of Best Academy, a K-8 school; Harvest Preparatory School, for grades K-4, and The Mastery School, also for K-4 students.

Approximately 1,200 students, primarily low-income African-American children from the north Minneapolis area, attend the schools. The Harvest Network is unique in that all enrolled students have an opportunity to participate in Junior Achievement through the support of corporations such as Cargill.

Butler manages the school’s interactions with about 12 community and corporate school partners, including Cargill and Junior Achievement. Cargill has supported the Harvest Network schools since the 1990s, and has directly supported JA programs there for the past two years.

Story continues at: jaum.org/Marquita-Butler

JUSTICE SIKAKANE, CARGILL

For Justice Sikakane, his first exposure to Junior Achievement made such an impression that today he serves as the chair of Cargill’s JA Corporate Council, a group of employees passionate about the JA mission who collaborate to promote and advocate for JA within their company.

Sikakane, the Salesforce.com administrator/configuration developer at Cargill, also personally volunteers between 12 and 18 hours a month through various JA programs.

“About a year ago, a colleague reached out to say there was a JA Hall of Fame induction ceremony she wouldn’t be able to attend and asked if I would step in for her? I said absolutely,” Sikakane says. “The event was really my first exposure to JA. Our former CEO Greg Page was being inducted into the JA Hall of Fame, and one of the students from Best Academy, Michael Underwood, was introducing him. From there, I started volunteering with different events like JA Job Shadow, JA BizTown, and really got exposed to JA and Cargill’s footprint with it.”

Sikakane saw first-hand how the partnership between Cargill and JA brings opportunities to young scholars.

Story continues at: jaum.org/Justice-Sikakane

MICHAEL UNDERWOOD, BEST ACADEMY

Over an early dinner at a local restaurant, 13-year-old Michael Underwood shares the fact that he’s both a history and political “geek,” which should prove helpful given that he wants to pursue a career in politics and public service.

As a recent eighth-grade graduate of Best Academy, Underwood will attend DeLaSalle High School in Minneapolis.
next year, and plans to go to college on the East Coast and study law. He counts his interaction with Junior Achievement throughout school as an extremely positive experience for him.

“The first time I had JA, we were learning about checks and that kind of thing because we were about to go to JA BizTown,” Underwood says. “We also learned about different businesses. I got to be the CFO at the business supply store [at JA BizTown] and at that time, I had no idea about CFOs or what they did. I always thought it was just the CEO who ran a company. Instead, we learned there was much more to it than that. And we would never have learned that unless we’d gone through JA.”

Underwood also benefited from other JA programs, including JA Finance Park, where students assume life scenarios while working to balance a personal budget.

“One thing I learned through JA Finance Park was how to take care of a family by myself,” Underwood says. “The way it was set up, I was a single dad with a couple of kids. And I remember the teacher telling me afterwards that I managed it really well, because I made it on my salary and I kept all my bills paid. And that’s something I’ve learned from my mom, too. You don’t always have to buy the fanciest thing because that’s not always the best. Get an apartment until you can save up enough money for a house. Make sure that you have a car that’s dependable, not necessarily luxury. Make sure you’ve got your essentials covered first. [Learning about finance] kind of lightens the burden of taking care of yourself, of knowing what relationship your monthly income has to your expenses.”

Story continues at: jaum.org/Michael-Underwood

Thanks to the following companies for adopting a local school(s):

3M
- Fairmont Elementary School
- Park Elementary School

Allianz Life Insurance Company of North America
- Birch Lake Elementary School

Andersen Corporation
- Andersen Elementary School
- Lily Lake Elementary School
- Oak Park Elementary School

BevSource
- Edgerton Elementary School

BMO Harris Bank
- HOPE Community Academy

Capital One Financial
- Madison Elementary School–St. Cloud

Cargill
- Andersen United School
- Best Academy
- Olson Middle School

CliftonLarsonAllen LLP
- Farnsworth Aerospace
- PreK-4 School
- Mann Elementary School
- Sanford Middle School

Deloitte
- Harambee Elementary School

Deluxe Corporation
- Island Lake Elementary School

Donaldson Company, Inc.
- New Millennium Academy
- Oak Grove Elementary School

Federated Insurance Company
- Lincoln Elementary School–Owatonna
- Washington Elementary School–Owatonna
- Wilson Elementary School

FedEx World Service Center
- St. Paul Music Academy

General Mills
- Nellie Stone Johnson Community School
- Northport Elementary School

KPMG, LLP
- New Millennium Academy

Marsh & McLennan Companies
- Andersen United School

Pentair, Inc.
- Wilson Elementary School

Prudential Financial
- Oak View Elementary School
- Como Park High School

PwC
- Anne Sullivan Communication Center
- Harvest Prep Charter School

RSM US LLP
- Cristo Rey Jesuit High School

Securian Financial Group
- Urban Academy Charter School

Synchrony Financial
- Hazel Park Preparatory Academy

Thomson Reuters
- Mendota Elementary School
- Pilot Knob STEM Magnet School

U.S. Bank
- Hope Academy
- Mississippi Creative Arts Magnet School

Venture Bank
- Earle Brown Elementary School

100% of Harvest Network’s K-8th grade students participate in Junior Achievement thanks to the support of corporations such as Cargill, PwC and University of St. Thomas.
JA BizTown

JA BizTown is an experiential program where elementary and middle grade students learn about their roles in a free market economy. Learning begins in the classroom where educators utilize JA curriculum to prepare students for a one-day simulation while bringing relevance to social studies, math, language arts, science and technology. By working in JA BizTown enterprises located in JA’s learning lab, students learn how to be responsible business leaders, consumers, workers and citizens. They also deepen their understanding of various career pathways and the powerful role education plays in their future.

2015-2016 IN NUMBERS

<table>
<thead>
<tr>
<th>STUDENTS</th>
<th>SCHOOLS</th>
<th>TEACHERS</th>
<th>VOLUNTEERS</th>
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<tbody>
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<td>149</td>
<td>457</td>
<td>3,408</td>
</tr>
</tbody>
</table>

JA Finance Park

JA Finance Park teaches middle and high school students personal finance and career exploration through classroom instruction complimented by a day-long simulation in JA’s learning lab. Students are randomly assigned family and income scenarios and manage a personal budget. Students calculate net monthly income and make life decisions on housing, transportation, clothing, phone/data plans, entertainment, healthcare and other expenses to illustrate the cost of “life” and the correlation of earning power to education. Saving, paying for post-secondary education and managing an investment portfolio are also important learning objectives.

2015-2016 IN NUMBERS

<table>
<thead>
<tr>
<th>STUDENTS</th>
<th>SCHOOLS</th>
<th>TEACHERS</th>
<th>VOLUNTEERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>5,617*</td>
<td>56</td>
<td>73</td>
<td>279</td>
</tr>
</tbody>
</table>

*Includes 4,664 students participating virtually.
As the fifth-oldest child in a family of 15 siblings—ages 4 to 34—KIA VANG knows finding a way to stand out in a crowd can be a challenge.

However, as a past beneficiary of a number of Junior Achievement programs during her childhood that she says helped her do just that, she’s now serving as a volunteer to a new generation of JA students to help pass on what she learned.

Vang, 25, the daughter of Hmong refugees who immigrated to Minnesota in 1994, is a Certified Retirement Service Professional at Wells Fargo Institutional Retirement and Trust in Minneapolis. She says that as far back as elementary school, JA taught her lessons that still help her today.

“When I was in sixth grade, I had my first JA class at Cherokee High Elementary,” Vang says. “I remember taking courses that taught us about making our own brand and learning about career paths. One of the big lessons was that how we see ourselves is how the workforce is going to see us. As a sixth-grader, I was really attracted to that because I was attracted to being successful.”

In addition to the financial literacy and career preparation skills Vang learned from JA, she also had the opportunity to attend JA BizTown, an experience that left a dramatic mark.

“In JA BizTown, you get to take on the role of any number of jobs, like a banker or a construction worker,” she explains. “I was the mayor, so I got to run the town! You had to campaign, you had to give speeches and you had to win the election. It was so much fun, but it was also really great because it helped teach me to be an effective communicator at a young age. I really appreciate JA for that. It helped me step out of my comfort zone, and you really never know that you’re capable of so much more until you take on that role. As a sixth-grader, I thought, ‘I’m the mayor, and I did it!’”

“Alumna Inspired by JA

As a result, today Vang is giving back to JA. She volunteers at JA BizTown and she also has taught seventh graders the same JA class she took as a child about career paths and personal brands.

“One of the big lessons I learned from JA BizTown, was that how we see ourselves is how the workforce is going to see us. I was really attracted to that because I was attracted to being successful.”

As a result, today Vang is giving back to JA. She volunteers at JA BizTown and she also has taught seventh graders the same JA class she took as a child about career paths and personal brands.

“That’s something I think that can only be taught from personal experience,” Vang says about volunteering. I told the kids I’d been in JA, and they were really excited about that. A lot of the students asked me why it was important for them to learn these things, and I told them that if they learn these lessons, they’ll be able to apply them to every area of their life. Success principles are universals; whatever you can believe, you can achieve.”
A JA Partnership Supports Employee Engagement

Here's what employees say about their JA volunteer experience:

JA provides a rewarding volunteer experience for your employees

99% Agreed the teacher was supportive during the activities

98% Would recommend volunteering for JA to a friend or colleague

97% Agreed they were properly trained for the program

97% Felt that JA programs helped prepare students for the “real world”

97% Felt they made a difference in the lives of young people

95% Agreed that students were engaged in the program

94% Said they would volunteer with JA again

Employees identified skill development after volunteering with JA

<table>
<thead>
<tr>
<th>Skill Development</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public speaking</td>
<td>85%</td>
</tr>
<tr>
<td>Time management</td>
<td>52%</td>
</tr>
<tr>
<td>Knowledge of economics</td>
<td>26%</td>
</tr>
<tr>
<td>Team management</td>
<td>28%</td>
</tr>
<tr>
<td>Leadership</td>
<td>51%</td>
</tr>
</tbody>
</table>

““This is the most rewarding volunteer experience that I have had. The students were very engaged in the material and it felt great to help them learn. I will definitely do JA again in the future.”

— JA volunteer

Ways to Partner with JA

Visit jaum.org/donate for a complete description of ways to partner with JA.
Employee Engagement

JA events are a fun, easy way to promote employee engagement, healthy competition and employee morale at your company. Learn how you can get involved at jaum.org/events.

More than 60 companies engaged in this team building fundraiser that boosts employee engagement and promotes healthy competition through bowling, costume contests, auctions, and pizza.

Top Fundraising Companies

1. CliftonLarsonAllen $84,000
2. EY $65,000
3. AT&T $46,000

Thanks to our 2016 Sponsors

$757,000 raised

Top Corporate Partners

The following organizations have distinguished themselves through a combination of funding, volunteerism, participation in our special events, employee giving, and in-kind support.

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3. U.S. Bank
4. CliftonLarsonAllen LLP
5. Allianz Life Insurance Company of North America
6. Xcel Energy
7. Voya Financial
8. EY
9. WEM Foundation
11. 3M
12. Richard M. Schulze Family Foundation
13. Cargill
14. PwC
15. AT&T
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20. Thomson Reuters
21. University of St. Thomas
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23. Thrivent Financial
24. General Mills, Inc.
25. Synchrony Bank
26. DST Market Services, LLC
27. Securian Financial Group
28. RSM US LLP
29. Donaldson Company, Inc.
30. Andersen Corporation

Partners are listed based on total resources given to JAUM across our three-state region.
JAUM Business Hall of Fame

Established in 2005, the JAUM Business Hall of Fame honors leaders from our region's business community and shares their stories with the students we serve as examples of success. Laureates are selected for their entrepreneurial achievements and community mindedness.

Learn more about these exceptional business leaders and entrepreneurs.

Visit jaum.org/business-hall-of-fame-video-library/

2016 Laureates

Richard Copeland
Founder and Chairman
THOR Construction, Inc.

Elise Hernandez
Founder, President & CEO
Ideal System Solutions

Bill Popp
President, Owner & Founder
POPP Communications

Inge Thulin
Chairman, President & CEO
3M

Scott Wine
Chairman & CEO
Polaris Industries Inc.

Past Laureates

2005
Elmer Andersen
Governor of MN, ECM Publishers

Jim Campbell
Wells Fargo Bank Minnesota

L.D. (Desi) DeSimone
3M

Luella G. Goldberg
Corporate Director and Civic Leader
Reatha Clark King
General Mills Foundation, Metropolitan State University
Carl Pohlad
Marquette Financial Companies, Minnesota Twins
Paul A. Schilling
Waldorf Paper Products

2006
Brad Anderson
Best Buy Co., Inc.

W. Harry Davis, Sr.
Civil Rights Activist, Businessman

Bill George
Medtronic, Inc.

James J. Hill
Great Northern Railway

Ebba C. Hoffman
Smead Manufacturing Inc.

Dick McFarland
RBC Dain Rauscher

2007
Stanley S. Hubbard
Hubbard Broadcasting

Irwin L. Jacobs
Genmar Holdings, Inc.

Dave Koch
Graco

Bill Marvin
Marvin Windows and Doors

Dale R. Olseth
Surmodics

Mike Wright
SUPERVALU

2008
Otto Bremer
Otto Bremer Foundation and Bremer Bank

Marilyn Carlson Nelson
Carlson Companies

Stephen W. Sanger
General Mills, Inc.

Hugh Schilling
Horton Holding, Inc.

2009
Esperanza Guerrero-Anderson
Milestone Growth Fund

Bob Ulrich
Target Corporation

Tom Moo
Dorsey & Whitney LLP

Duane Benson
MN Early Learning Foundation

George Hormel
Hormel Foods

2010
Mary Brainerd
HealthPartners

Gene Frey
Waldorf Paper Products

Bruce Nicholson
Thrivent Financial for Lutherans

Gene Sit
Sit Investment Associates

Bill Sweasy
Red Wing Shoe Company

2011
Al Annexstad
Federated Insurance

Lynn Casey
Padilla Speer Beardsley

Richard Davis
U.S. Bancorp

Randall Hogan
Pentair, Inc.

Jim Humphrey
Andersen Corporation

2012
Dave Anderson
Famous Dave’s

Bill Austin
Starkey Hearing Technologies

Pinkly McNamara
Activar

Steve Rothschild
Twin Cities RISE!

Bob Senkler
Securian Financial Group

Glen Taylor
Taylor Corporation

2013
Mark Davis
Davisco Foods International

Ken Melrose
The Toro Company

Ken Powell
General Mills

Tom Rosen
Rosen’s Diversified

Jim Ryan
Ryan Companies

2014
William A. Cooper
TCF Financial Corporation

Frank Donaldson, Jr.
Donaldson Company, Inc.

Mike Fiterman
Liberty Diversified International, Inc.

Richard M. Schulze
Best Buy

Andy Wells
Wells Technology

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Wells Fargo

Laureate Reception Sponsor

POPP Communications
Operating Statement*  
($ in millions)

<table>
<thead>
<tr>
<th>Revenue &amp; Support</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating Revenue</td>
<td></td>
</tr>
<tr>
<td>Corporations</td>
<td>2.1 M</td>
</tr>
<tr>
<td>Individuals</td>
<td>.4 M</td>
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<tr>
<td>Foundations</td>
<td>.3 M</td>
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<tr>
<td>Events</td>
<td>1.0 M</td>
</tr>
<tr>
<td>Program Fees</td>
<td>.3 M</td>
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<tr>
<td>Total Operating Revenue</td>
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<tr>
<td>Campaign</td>
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<tr>
<td>Total Revenue &amp; Support</td>
<td>5.0 M</td>
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<table>
<thead>
<tr>
<th>Expenses</th>
<th></th>
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<tbody>
<tr>
<td>Personnel</td>
<td>2.6 M</td>
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<tr>
<td>Operations and Miscellaneous</td>
<td>.5 M</td>
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<tr>
<td>Facilities</td>
<td>.2 M</td>
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<tr>
<td>Program</td>
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<tr>
<td>Total Expenses</td>
<td>4.1 M</td>
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<tr>
<td>Depreciation</td>
<td>.1 M</td>
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Balance Sheet*  
($ in millions)

<table>
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<tr>
<th>Assets</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Cash</td>
<td>1.0 M</td>
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<tr>
<td>Pledge Receivables</td>
<td>4.7 M</td>
</tr>
<tr>
<td>Prepaid and Other Assets</td>
<td>.2 M</td>
</tr>
<tr>
<td>Property &amp; Equipment (net of depreciation)</td>
<td>1.7 M</td>
</tr>
<tr>
<td>Total Assets</td>
<td>7.6 M</td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>.3 M</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Net Assets</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Unrestricted Net Assets</td>
<td>3.3 M</td>
</tr>
<tr>
<td>Temp Restricted Net Assets</td>
<td>4.4 M</td>
</tr>
<tr>
<td>Total Net Assets</td>
<td>7.3 M</td>
</tr>
<tr>
<td>Total Liabilities &amp; Net Assets</td>
<td>7.6 M</td>
</tr>
</tbody>
</table>

*Consolidated financial information, including JAUM operations and JAUM Foundation – unaudited and non-GAAP. A responsible operating surplus allows us to self-fund our cash flow needs and build a solid financial foundation for continued program growth. Audited, GAAP financial statements with footnotes will be posted on our website, www.jaum.org, in October 2016 following the completion of our annual external financial audit.

Program Total Equals 75%

- Program: 75%
- In-School Delivery Model: 61%
- Learning Facility: 14%
- Development: 11%
- Management & General: 10%
- Volunteer Recruitment: 4%

Our mission is to inspire and prepare young people to succeed in a global economy.
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- TransAmerica
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- Visa
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- WESTconsin Credit Union
- West 7th Community Center
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- SUPERVALU INC.
- Taymark
- TCF Bank
- Terra General Contractors
- Unilever
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- Watkins Family Chiropractic
- Weivoda Financial Ltd.
- Wisconsin Cheese Group
- YMCA of Hudson
- Ziegler CAT

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- Gammello, Qualley, Pearson & Malik
- Goldleaf Partners
- Kohi's
- LSS Financial Counseling
- McDonald's
- Nisswa Lions
- R.R. Gould Foundation
- The Cote Family Foundation
- Travelers Companies, Inc.
- Voya Financial
- Weichert Realtors-Tower Properties
- Wells Fargo

**Friend's Circle ($500 – $999)**
- Baxter Elementary PTO
- Blum Capital Management
- Brenny Funeral Home of Staples
- Central Lakes College
- Clow Stamping Company
- CTC IT Computer Networking
- Edward Jones
- Fogy Hospitality
- Garfield Elementary School
- GFS Promotions
- Jake Brandt State Farm
- Kaiser & Associates, PA
- LINDAR Corporation
- Lischease
- Lowell Elementary PTA
- Notech Systems
- Pequot Lakes-Breezy Point Lions Club
- Randall State Bank
- Remwhirli, Inc.
- RiverWood Bank
- Simonson Lumber Crosslake
- WinEg Dental

**Fargo**

**Partner's Circle ($25,000 – $49,999)**
- Bremer Bank and the Otto Bremer Trust

**Shareholder's Circle ($10,000 – $24,999)**
- Bank of the West
- Cass County Career & Technical Education Center
- Eide Bailly
- Forum Communications
- Gate City Bank
- John Deere Foundation
- Microsoft
- NDSU Research and Technology Park
- U.S. Bank
- Valley City State University
- Wells Fargo
- Xcel Energy

**Sponsor's Circle ($5,000 – $9,999)**
- Country Financial
- Doosan Infracore Int/Bobcat
- First International Bank & Trust
- Otter Tail Corporation
- RBC Wealth Management

**Associates Circle ($1,000 – $4,999)**
- AgStar Financial Services
- Northern Minnesota Initiative Foundation
- Xcel Energy

**Friend's Circle ($500 – $999)**
- All American Foods, Inc.
- Bremer Bank and the Otto Bremer Trust

**Shareholder's Circle ($10,000 – $24,999)**
- AgStar Financial Services
- Southern Minnesota Initiative Foundation
- Xcel Energy

**Sponsor's Circle ($5,000 – $9,999)**
- CliftonLarsonAllen LLP
- Consolidated Communications
- E & N Andreas Foundation
- Mankato Clinic
- Minnesota State University
- North Dakota State University
- River Crest Parent Group
- Rotary Club of Moorhead
- Sanford Health
- SERVE Foundation
- Sheyenne High School
- Sinner Bros. & Bresnahan
- St. Catherine University
- TCF Bank
- U.S. Bank
New Ulm
Shareholder's Circle ($10,000 – $24,999)
3M
Sponsor's Circle ($5,000 – $9,999)
Bremer Bank and the Otto Bremer Trust
CliftonLarsonAllen LLP
SouthPoint Financial Credit Union
Associates Circle ($1,000 – $4,999)
All American Foods, Inc.
Bank Midwest
BIC Graphic
Christensen Farms
Citizens Bank Minnesota
Dittrich Specialties Inc
First Security Bank
Jensen Motors, Inc.
Mark Thomas Company
Minnesota Army National Guard New Ulm Area Chamber of Commerce
New Ulm Area Foundation
New Ulm Real Estate, LLC
Optimist Club of New Ulm
Rasmussen College
United Prairie Bank
Wells Fargo
Windings

Owatonna
Partner's Circle ($25,000 – $49,999)
Federated Insurance Company
Shareholder's Circle ($10,000 – $24,999)
Bremer Bank and the Otto Bremer Trust
Owatonna ISD 761
Wenger Foundation
Sponsor's Circle ($5,000 – $9,999)
CliftonLarsonAllen LLP
Josten's, Inc.
Waseca Rotary Club
Associates Circle ($1,000 – $4,999)
All American Foods, Inc.
Bremer Financial Corporation City of Owatonna
Colony Court
ConvergeOne
Gopher Sport
Hometown Credit Union
Kohl's
Mayo Clinic Health System
Owatonna Business Incubator
Owatonna Public Utilities
Pearson
Roundbank
South Central MN SCORE
SpareTime Entertainment
Thrivent Financial
U.S. Bank
United Prairie Bank
Wells Fargo
Wenger Corporation

St. Cloud
Entrepreneur's Circle ($50,000 – $74,999)
Capital One
Shareholder's Circle ($10,000 – $24,999)
Bremer Bank and the Otto Bremer Trust
CliftonLarsonAllen LLP
XCel Energy
Sponsor's Circle ($5,000 – $9,999)
CliftonLarsonAllen LLP
Josten's, Inc.
Waseca Rotary Club
Associates Circle ($1,000 – $4,999)
All American Foods, Inc.
Bremer Financial Corporation City of Owatonna
Colony Court
ConvergeOne
Gopher Sport
Hometown Credit Union
Kohl's
Mayo Clinic Health System
Owatonna Business Incubator
Owatonna Public Utilities
Pearson
Roundbank
South Central MN SCORE
SpareTime Entertainment
Thrivent Financial
U.S. Bank
United Prairie Bank
Wells Fargo
Wenger Corporation

While we make every effort to be accurate, we sincerely apologize if we misspelled or omitted any names. Please contact Andy Dwyer at 651.255.0040 or andrew@jaum.org with any changes. Thank you for your support.

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Deluxe Corporation

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The Schwan Food Company

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3M

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Horton Holding, Inc.

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Great Clips, Inc.

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BevSource

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Cargill

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3M

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Opus College of Business

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Liberty Diversified International, Inc.

Korwin Lockie
Bremer Bank

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AT&T

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Carlson School of Management

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Saint Thomas Academy

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PwC

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of North America

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Mid Minnesota Federal Credit Union

Teresa W. Boettcher
CTCIT

Michelle Gonska
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Laura Jensen
Wells Fargo Foundation Minnesota

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Xcel Energy

Denise Jonas
Cass County Career & Technical Education Center

Shelly Jones
Wells Fargo Foundation Minnesota

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Swanson Health Products

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U.S. Bancorp Foundation

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Gate City Bank–Fargo

Delton Steele
U.S. Bancorp Foundation

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Ulteig Engineers

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Starion Financial

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CliftonLarsonAllen LLP

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Eide Bailly–Mankato
Otto Bremer JA Entrepreneurship Council

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Davisco Foods International

Jerry Deetz
Denny Dotson

Rod Mitchell
All American Foods

Mike Noble
Noble RV

Jay Johnson

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AmesburyTruth

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Jostens

Troy Klecker
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Amy LaDue
Owatonna ISD 761

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ConvergeOne

David Thamert
Wells Fargo

Adam Worke
Colony Court

ST. CLOUD

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Wells Fargo Foundation Minnesota

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Rejuv Medical

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Capital One Financial

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DAYTA Marketing

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Marco, Inc.

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Cetera Financial Group

Aaron Meester
Otto Bremer Trust & Bremer Bank

Project Lead

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Cargill

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Prudential

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RSM

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Securian

Jeff Loch
Synchrony Bank

Brent Christensen
Tennant Company

Katie Persons
Thomson Reuters

Mark Janning
Thrivent

Bruce DePauw
UHG

Adam Wickland
Uponor

Janelle Raan
U.S. Bancorp

Pamela Scott
Voya

Stefani Havel
Wells Fargo

Jessica Noren
Xcel Energy
Junior Achievement Foundation of the Upper Midwest

The Junior Achievement Foundation of the Upper Midwest offers donors another way to support the organization through unrestricted gifts, endowment gifts, planned or deferred gifts, and named funds.

The Schilling Family Legacy Society was established in honor of the generosity of the Schilling family to recognize those who have made planned or deferred gifts to the Foundation.

Gifts to the Foundation are used for the benefit of and to carry out the purpose of Junior Achievement of the Upper Midwest.

The Schilling Family

Learn more about how you can make a lasting impact on the lives of local students. Call 651-255-0052 or visit jaum.org/donate.

JA Foundation Financials

**REVENUE**
- Contributions: $95,300
- Investment income (loss): ($16,300)
- **TOTAL REVENUE**: $79,000

**EXPENSES**
- Personnel: $40,100
- Administration: $12,900
- Transfers to JAUM: $352,400
- **TOTAL EXPENSES**: $405,400

**TOTAL ASSETS**: $1,377,400

Financial information presented is unaudited and non-GAAP. Junior Achievement Foundation of the Upper Midwest will be included in consolidated financial statements upon completion of our annual external financial audit.

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KPMG, LLP

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DST Market Services, LLC

**Pete Godich**
Deluxe Corporation

**Paul Koch**
UBS Financial Services, Inc.

**Dan Mulheran**
Retired, ING

**Dave Rader**
Retired, Wells Fargo

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Retired, Wells Fargo
Hugh Schilling
Horton Holding, Inc.

Schilling Family Legacy Society

James R. and Patricia Hemak
Barbara Koch
Paul and Michelle Koch
Richard and Joyce McFarland
Hugh Schilling
### Geographic Reach 2015-2016

#### District Operations

<table>
<thead>
<tr>
<th>Location</th>
<th>Contact Hours</th>
<th>Students</th>
<th>Underserved Students*</th>
<th>Schools</th>
<th>Volunteers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bismarck / Mandan</td>
<td>36,720</td>
<td>6,712</td>
<td>3,118</td>
<td>16</td>
<td>183</td>
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<tr>
<td>Fargo, ND / Moorhead, MN</td>
<td>51,910</td>
<td>9,331</td>
<td>2,971</td>
<td>38</td>
<td>479</td>
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<td>Mankato</td>
<td>72,993</td>
<td>8,649</td>
<td>2,966</td>
<td>30</td>
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<tr>
<td>New Ulm</td>
<td>25,466</td>
<td>3,386</td>
<td>598</td>
<td>14</td>
<td>154</td>
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<tr>
<td>Owatonna</td>
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<td>5,814</td>
<td>2,916</td>
<td>17</td>
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<td>St. Cloud</td>
<td>63,807</td>
<td>9,475</td>
<td>3,067</td>
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<td>Twin Cities Metro Area</td>
<td>757,704</td>
<td>94,786</td>
<td>40,993</td>
<td>433</td>
<td>6,723</td>
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#### Satellite Operations

<table>
<thead>
<tr>
<th>Location</th>
<th>Contact Hours</th>
<th>Students</th>
<th>Underserved Students*</th>
<th>Schools</th>
<th>Volunteers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alexandria</td>
<td>12,488</td>
<td>2,892</td>
<td>586</td>
<td>14</td>
<td>154</td>
</tr>
<tr>
<td>Fairmont</td>
<td>16,400</td>
<td>3,644</td>
<td>700</td>
<td>12</td>
<td>132</td>
</tr>
<tr>
<td>Hudson</td>
<td>16,000</td>
<td>3,600</td>
<td>690</td>
<td>13</td>
<td>123</td>
</tr>
<tr>
<td>International Falls</td>
<td>18,000</td>
<td>3,600</td>
<td>690</td>
<td>13</td>
<td>123</td>
</tr>
<tr>
<td>Hutchinson</td>
<td>16,000</td>
<td>3,600</td>
<td>690</td>
<td>13</td>
<td>123</td>
</tr>
<tr>
<td>New London</td>
<td>17,000</td>
<td>3,700</td>
<td>700</td>
<td>13</td>
<td>123</td>
</tr>
<tr>
<td>New York</td>
<td>18,000</td>
<td>3,600</td>
<td>690</td>
<td>13</td>
<td>123</td>
</tr>
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<tr>
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<td>690</td>
<td>13</td>
<td>123</td>
</tr>
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</table>

* Students attending schools with more than 40% free and reduced lunch.

### Mission Report 2015-2016

Inspiriting and preparing young people for success.