Belief in the boundless potential of young people.
Ways to Partner with JA

- Volunteer to Teach K-12 Students
- Participate in a Special Event
- Introduce Students to Careers at Your Company
- Make a Personal or Corporate Gift
- Adopt a School
- Mentor Young Entrepreneurs

Visit jaum.org/donate for a complete description of ways to partner with JA.
Junior Achievement: Inspiring Tomorrows

Close your eyes and think back to your youth when you were trying to find your way in the world. Remember a time when you felt unprepared for the future and uncertain how your individual talents or interests would translate into a career. Now imagine a turning point that turned any confusion you had into clarity. Someone ignited a spark which helped set the trajectory for your life—a mentor, a coach, or a teacher. Along the way, a role model came into your life who saw something in you others may not have seen.

It only takes a moment to be a positive influence on the life of a young person. This is at the core of Junior Achievement’s mission as we introduce millions of students across the globe to mentors and role models who can change their lives. Pairing youth with a mentor can make all the difference by strengthening the likelihood that they’ll finish school, start a business, find a rewarding career, and be financially responsible.

In 2019, we celebrate JA’s centennial and the longstanding impact of our volunteers on generations of young people. We also look forward to a new way of learning through the opening of the Junior Achievement James R. and Patricia Hemak Experiential Learning Center in St. Paul. We have intensified our efforts to enhance the relevancy of traditional education models by bridging the connection between the real world and subject areas such as social studies, language arts, science, math, and technology. Students gain deeper understanding by experiencing what it means to be responsible workers, citizens, consumers, and entrepreneurs. This hands-on engagement is most prevalent in our experiential learning labs where today’s youth are encouraged to grow into tomorrow’s leaders.

During the 2019-2020 school year, JA is launching a new three-year strategic plan focused on preparing young people for the future of entrepreneurship and employment by leading partnerships with business and education. By transforming how we work with school districts, business partners, and volunteers in classrooms, the workplace, and our experiential learning center, we can better prepare students for a successful future. Our sequential learning experiences – called JA Pathways – are designed to inspire and enable students to be financially responsible, workforce ready, and entrepreneurially-minded so they can expertly navigate any challenges that come their way.

We invite you to join our mission by becoming a JA volunteer, partner, and supporter. You have the power to be the kind of mentor and role model who ignites a spark that changes the life of a student forever. Let’s work together to prepare the next generation for a successful future and leave a lasting impression by inspiring tomorrows.

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Gina Blayney  
President & CEO  
Junior Achievement of the Upper Midwest

Jan Kruchoski  
Managing Principal  
CliftonLarsonAllen LLP

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Our Impact: 2018-2019

| HOURS KIDS SPEND IN JA PROGRAMS | 1,252,656 |
| PROGRAM VOLUNTEERS | 10,475 |
| TEACHERS USING JA CURRICULUM | 6,060 |
| SCHOOLS PARTICIPATING IN JA | 728 |

Our Students

| STUDENTS | 169,990 |
| ECONOMICALLY DISADVANTAGED* | 62,924 |
| CHILDREN OF COLOR | 55,278 |

Students by Area

| 11-COUNTY METRO | 94,185 |
| GREATER MN | 51,874 |
| NORTH DAKOTA | 18,927 |
| WESTERN WI | 5,004 |

*Students attending schools with 40% or more free and reduced lunch
Financial Literacy Pathway

Why is financial literacy education important?

32% of U.S. adults do not save any of their household’s annual income for retirement.¹

34% of U.S. adults carry credit card debt from month to month.¹

Financial illiteracy cost Americans $280 billion in 2017.²

Proof Results

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.³

After participating in JA Finance Park, 67% of students understood how to manage money; 76% said that they will use a budget to plan their spending and savings.⁴

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.⁵

82% of students participating in JA Personal Finance had increased knowledge of financial concepts.⁶

What is our plan?

Ensure that students graduate from high school with needed skills and a clear understanding of how to build financial sustainability.

Junior Achievement’s Pathway to Financial Literacy Success

INTRO PROGRAMS

ELEM/MIDDLE SCHOOL

*MJA BizTown
*JA Economics For Success
*JA Global Marketplace

MIDDLE/HIGH SCHOOL

*MJA Finance Park

HIGH SCHOOL

*JA Personal Finance
*JA Economics
*JA Excellence Through Ethics

*Program held in the Junior Achievement James R. and Patricia Hemak Experiential Learning Center

Proven Results

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.³

After participating in JA Finance Park, 67% of students understood how to manage money; 76% said that they will use a budget to plan their spending and savings.⁴

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.⁵

82% of students participating in JA Personal Finance had increased knowledge of financial concepts.⁶

¹ Consumer Reports survey
² National Financial Educators Council
³ Junior Achievement Alumni Retrospective Survey
⁴ Simulation Model Evaluation, JAFP
⁵ JA USA-KPMG Foundation Sponsored Curriculum Evaluation; JA Finance Park Report
⁶ Program Evaluation – JA Personal Finance
Student Story
Kendahl Andresen

For 14-year-old Kendahl Andresen, financial literacy started with a gasp over one of the most mundane of items: groceries.

“You don’t really think much at my age about how much groceries cost,” Andresen says. “It really adds up!”

Andresen is reflecting on what she learned last year in eighth grade at Prairie Winds Middle School in Mankato, Minnesota, as part of a Junior Achievement program called JA Finance Park. The class helps students learn personal money management skills and budgeting in order to prepare them for life in the “real world.”

Andresen, who started ninth grade at Mankato East High School this fall, says she learned a tremendous amount about good financial management through JA Finance Park. This experiential program introduces middle and high school students to personal finance and career explorations through classroom instruction complemented by a day-long hands-on simulation where students apply learned concepts in a life-like community.

As part of the simulation, students receive a life scenario assigning them a job, a family situation (children, spouse), and income. They also learn the cost of “needs” (child care) and “wants” (cable television). Students then build on these realistic scenarios to explore how to budget their money and work toward bigger goals. Students also learn to define wants versus needs, and weigh financial options such as buying a house versus renting.

“You had to learn about financing, banking, finding careers, credit and all of that,” Andresen says. “In my life situation, I worked at a bank and was single, so I could afford quite a bit of stuff compared to my tablemate, who was a single dad working at a grocery store.”

JA Finance Park is the most recent experience Andresen has had with Junior Achievement, but she says it builds on skills she learned from Junior Achievement in earlier years. In elementary school she participated in JA classes that offered an introduction to personal finance, career options and information on starting a business. In sixth grade, she participated in JA BizTown, a day-long experiential learning program that allows students to hold jobs in various businesses.

Andresen came away from her JA Finance Park experience with a number of valuable life lessons, like how to take out a loan, how fast recurrent bills add up, and the benefits and risks of having a credit card. “I got to live a different life based on income. It made me really think about money and how I’m spending it.”

“You don’t really think much at my age about how much groceries cost. It really adds up!”
- Kendahl Andresen, JA student (8th grade)
Work & Career Readiness Pathway

Why is work/career readiness education important?

Almost 40\% of employers say a lack of skills is the main reason for entry-level vacancies\(^1\)

Half of HR managers report that new hires are not well prepared to enter the workforce\(^2\)

Proven Results

1 in 3 JA alumni report Junior Achievement influenced their career decision; 1 in 5 work in the same career field as their JA volunteer.\(^3\)

90\% of students reported the things they learned in JA Job Shadow will help them get a good job.\(^4\)

92\% of JA alumni say JA helped prepare them to compete successfully in a business environment, compared to 45\% of students who did not have JA.\(^3\)

Junior Achievement’s Pathway to Work/Career Success

INTRO PROGRAMS

KINDERGARTEN-5TH
- JA Ourselves
- JA Our Families
- JA Our Community
- JA Our City
- JA Our Region
- JA Our Nation
- JA More Than Money

ELEM/MIDDLE SCHOOL
- *JA BizTown
- JA It’s My Future

MIDDLE/HIGH SCHOOL
- *JA Finance Park
- JA Inspire
- JA Career Exploration Fair
- JA Career Speaker Series

HIGH SCHOOL
- JA It’s My Job
- JA Career Success
- JA Job Shadow
- JA High School Heroes
- JA Global Connectivity

*Program held in the Junior Achievement James R. and Patricia Hemak Experiential Learning Center

1 McKinsey Global Education to Employment Survey
2 PayScale survey
3 Junior Achievement Alumni Retrospective Survey
4 JA USA JA Job Shadow Summative Assessment
Student Story
Mariah Valenzuela

After exploring different jobs through a variety of Junior Achievement programs, 14-year-old Mariah Valenzuela now has her heart set on becoming a lawyer.

Valenzuela graduated from eighth grade last year at Sanford Middle School in Minneapolis and is attending South High School this fall. While at Sanford, Valenzuela and her fellow students had the opportunity to participate in JA BizTown and JA Finance Park, programs that introduced them to a wide variety of potential careers.

Valenzuela, who is Native American and a member of the Lac Courte Oreilles Band of Lake Superior Chippewa, says one of her most memorable JA experiences was JA BizTown.

After spending time in the classroom learning about various aspects of business and different careers, students apply for a specific job. Volunteers interviewed the students, giving them experience both in the interview process and introducing them to the traits and skills different career paths require. Their classroom learning culminates in an on-site visit to Junior Achievement’s St. Paul Experiential Learning Center.

“I was a construction worker,” Valenzuela says. “In that job you need to be able to work well with others and I felt like I’d be good at that. We built a bench during the day and that was really fun. I never thought I’d be interested in a construction job, but I am.”

Valenzuela says JA BizTown provided a broad overview of potential careers through its 18 businesses, including a city hall and philanthropy center. She also met other students throughout the day-long simulation and learned about their jobs.

Valenzuela later had an opportunity to experience JA Finance Park, another hands-on simulation that shows students the connection between their career choices and income and teaches them skills to manage their money. She says this experience reinforced her desire to attend college—she will be a first-generation college student in her family—and to use her education as a springboard to getting a good, well-paying job.

“JA Finance Park was really eye-opening for me because I didn’t know exactly what things cost,” she explains. “I got a chance to learn that and then I thought, ‘Oh, I should start saving up because stuff is really expensive here in the real world!’

Valenzuela says both JA BizTown and JA Finance Park taught her many valuable lessons she’ll carry with her. She recognizes education is an important factor in finding the job she wants. “I want to do things with my life and college will lead me one step further.”

“I was a construction worker at JA BizTown. In that job you need to be able to work well with others and I felt like I’d be good at that. I never thought I’d be interested in a construction job, but I am.”

- Mariah Valenzuela, JA student (8th grade)
Entrepreneurship Pathway

Why is entrepreneurship education important?

- **58%** of teens have considered starting a business, but only **5%** have actually done it.

- The number of new entrepreneurs in the U.S. is decreasing. Between 1996 and 2015, the percentage of new entrepreneurs ages 20-34 decreased from **34.4% to 25%**.

Why is entrepreneurship education important?

- 58% of teens have considered starting a business, but only 5% have actually done it.

- The number of new entrepreneurs in the U.S. is decreasing. Between 1996 and 2015, the percentage of new entrepreneurs ages 20-34 decreased from 34.4% to 25%.

Proven Results

- JA alumni are 143% more likely to be involved in entrepreneurial activities than those who did not have JA.

- 55% of JA alumni credit Junior Achievement with teaching them how a business works.

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

What is our plan?

- Ensure that students graduate from high school with an entrepreneurial mindset so that we can cultivate a pipeline of entrepreneurs to strengthen our economy and our workforce.

Junior Achievement’s Pathway to Entrepreneurial Success

**INTRO PROGRAMS**

- **KINDERGARTEN-5TH**
  - JA Ourselves
  - JA Our Families
  - JA Our Community
  - JA Our City
  - JA Our Region
  - JA Our Nation
  - JA More Than Money

- **ELEM/MIDDLE SCHOOL**
  - *JA BizTown
  - JA It’s My Business

- **MIDDLE/HIGH SCHOOL**
  - JA Launch Lesson

- **HIGH SCHOOL**
  -JA Company Program
  - JA Be Entrepreneurial
  - JA Titan
  - JA Entrepreneurial Mindset
  - *JA LaunchU!

*Program held in the Junior Achievement James R. and Patricia Hemak Experiential Learning Center
Student Story

Brandon Arneson

When Brandon Arneson starts classes at the University of Denver business school this fall as a freshman, he’ll have a head-start on many of his fellow students. Brandon has served as president of two Junior Achievement companies, worked on two others, and even co-founded a business outside the auspices of the JA program.

Brandon’s introduction to Junior Achievement took place during his freshman year at Edison High School in Minneapolis. He was intrigued by JA Company Program, where high school students create and run an actual business within the school setting. That year, he and his classmates sold selfie-stickers, using the company profits to create wellness kits for different homeless shelters.

His JA involvement grew during his sophomore year, this time serving as finance officer for the company. He and his classmates created an online rewards program that allowed faculty members to award points to students for demonstrating leadership skills or exemplary behavior.

Brandon and his teammates became incredibly close that year, and they decided to expand their interest in business beyond school. They formed a snow removal company called LawnX LLC. That winter, they earned roughly $10,000 shoveling snow for about 30 residential and retail customers.

During his junior and senior years, Brandon served as president of his student-led companies while using the skills he gained through the program to grow his snow removal business.

In recognition of his senior year accomplishments, which earned his team a second-place showing at the annual JAUM Company of the Year Competition, Brandon was named the 2019 Otto Bremer Student Entrepreneur of the Year for Minnesota.

“The JA Company Program competition has entrepreneurs who come and share their story,” Brandon says. “That’s my favorite part of the competition, talking to the different entrepreneurs and hearing what they have to say. It’s really fascinating to hear about the hurdles or obstacles they overcame, as well as learn about the pathway they took to where they are now.”

JA Company Program gave him and his team “a safe, controlled way to push our comfort zone and gain real experience being an entrepreneur in a supported environment. There’s not a lot of other ways to learn these skills or to experience the setbacks of starting a business without actually doing it. My JA experience was invaluable!”

“Thanks to Junior Achievement, I have fallen in love with raw entrepreneurship, a passion that I plan to pursue in college and in my career.”

– Brandon Arneson, 2019 Otto Bremer Student Entrepreneur of the Year (MN)
Outstanding student entrepreneurs win 2019 JAUM Company of the Year

At the 2019 Minnesota and North Dakota JAUM Company of the Year Competitions, top student entrepreneurs from high schools throughout the respective states demonstrated their business acumen and social responsibility to a panel of judges. Students from Mounds View High School (Arden Hills, Minnesota) received top honors for their business, EcoSlurp. The company provides an eco-friendly bubble tea straw alternative that biodegrades 250 times faster than a regular plastic straw. The North Dakota honor went to Squirrel Tail from Central Cass (Casselton) High School. Their product is a rally towel (called “the Squirrel Tail”) to be waved at sporting events.

2019 Minnesota Otto Bremer Student Entrepreneur of the Year

Brandon Arneson, a 2019 graduate of Thomas Edison High School in Minneapolis, is the 2019 Minnesota Otto Bremer Student Entrepreneur of the Year. Brandon participated in JA Company Program all four years of high school and, as president of student-led company Stress Less, led his teammates to a second place finish at the 2019 Minnesota JAUM Company of the Year Competition. Utilizing the leadership and entrepreneurial skills he learned from Junior Achievement, Brandon and his classmates started a snow removal business that earned $10,000 in one winter season. Brandon will attend the University of Denver in the Pioneer Leadership Program this fall.
Students compete virtually and on-site at 2019 JA Titan Regional Competition

We were thrilled to host the JA Titan Regional Competition on May 2, 2019, at our new experiential learning facility in St. Paul. This year’s competition featured a new format that allowed teams from throughout our three-state region to compete on-site or virtually, making it possible for even more students to participate. More than 100 students from 10 different high schools throughout Minnesota and North Dakota competed to most effectively create and market a successful company in JA Titan, an interactive online business simulation. Congratulations to the winning teams:

**FIRST PLACE**
West Fargo High School (ND)

**SECOND PLACE**
Shakopee High School (MN)

**THIRD PLACE**
Shakopee High School (MN)

Each member of the winning team received a $1,000 post-secondary scholarship sponsored by U.S. Bank and a $200 Amazon gift card.

2019 North Dakota Otto Bremer Student Entrepreneur of the Year

**Hannah Lundquist**, a 2019 graduate of Fargo North High School, is the 2019 North Dakota Otto Bremer Student Entrepreneur of the Year. Hannah is CEO of her student-led Junior Achievement company, Northside Socks and Stickers. Through her participation in JA Company Program, Hannah managed and led each department of her company - supply chain, finance, marketing, and sales. She has strengthened her communication, leadership, and teamwork skills to become a strategic, proactive leader that advocates for her entire team. She will attend the University of Minnesota to study kinesiology with the goal of one day starting her own physical therapy clinic.
Our **new headquarters!**

Come visit us at 1745 University Ave W, St. Paul, MN 55104. We’re easily accessible by public transportation, just off the Metro Green Line.
Experiential Learning Labs

Junior Achievement brings learning to life by taking students out of the classroom and into the “real world.” Our three experiential learning labs give students a unique hands-on learning opportunity that will equip them with the skills needed to succeed in school and in life.

**JA BizTown**

At JA BizTown, 4th through 6th grade students become employees, business leaders, consumers, and citizens during this fully interactive free market simulation. Educators utilize JA curriculum to prepare students for the simulation through a series of classroom lessons. By working in one of 18 different JA BizTown enterprises, students learn what it takes to run a successful business, manage personal and business finances, and work as a team.

**JA Finance Park**

JA Finance Park teaches middle and high school students about personal finance and career exploration. Several weeks of classroom instruction culminate in a day-long simulation where students are randomly assigned family and income scenarios, calculate net monthly income, and make life decisions on housing, transportation, health care, and other expenses. Through career exploration, students also learn how education impacts career opportunities and potential earning income.

**JA Innovation Incubator**

The JA Innovation Incubator utilizes technology to help high school students innovate and incubate companies. Students have access to resources to cultivate their entrepreneurial interests and develop relationships, talents, and skills to build their social network. This learning lab is the first Junior Achievement high school business incubator of its kind.
Thanks to these companies for investing in today’s youth by introducing them to the world of work.

“Everything is super realistic, including paying the bills and getting your paycheck, how to spend your money wisely. It’s all really, really cool, and it helps you fully understand it, way more than you could learn in a classroom.”

– JA BizTown student
Let’s Build 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.

JAUM Senior Vice President of Development LaChelle Williams sat down with JAUM board chair and CliftonLarsonAllen (CLA) managing principal Jan Kruchoski to talk about Junior Achievement’s School Partnership Program.

LACHELLE: Thanks for supporting our School Partnership Program, where companies provide the funding and volunteers necessary to support Junior Achievement at a local school. Why did CLA decide to get involved in this business-education partnership?

JAN: Giving back is our way of saying “thank you” for being part of this community. JAUM’s School Partnership Program allows us to give fully and unselfishly of our time, talents and resources. Spending time in the classroom allows our team to connect with students while providing many professional development opportunities.

We’re experiencing a talent crisis. Engaging with our future workforce allows us to introduce them to careers at CLA.

LACHELLE: It’s clear how this program benefits the schools, but tell me about some of the benefits to your employees?

JAN: Speaking in front of a room full of adults is certainly an opportunity for growth but delivering JA’s curriculum to a classroom of students is quite another!

Our team frequently shares the impact of their volunteer experiences. We believe that’s what brings them back to volunteer time and time again.

Junior Achievement is one of three entities that we have made a firm-wide commitment to but is the only one that provides our family with turnkey volunteer opportunities that are both rewarding and meaningful. CLA selected JA as a key partner because of the perfect alignment it has with our mission and values.

LACHELLE: What motivated CLA to formally “adopt” a school through this program?

JAN: Our Brainerd office has the longest relationship with JA, beginning 20+ years ago when they adopted a local school. The incredible experiences our Brainerd family had was the inspiration that led to our statewide adopt-a-school engagement.

JAUM’s School Partnership Program allows us to promote the great work of Junior Achievement in support of the overall communities in which we live and work.
Thank You to the Following Companies for Supporting Local Schools:

- **3M**
  - New Ulm Middle School

- **Andersen Corporation**
  - Andersen Elementary School
  - Lily Lake Elementary School

- **BevSource**
  - Edgerton Elementary School

- **BMO Harris Bank**
  - HOPE Community Academy

- **Bridgewater Bank**
  - Centennial Elementary School

- **Capital One Financial**
  - Madison Elementary School

- **Cargill**
  - Harvest Network - Best Academy
  - Andersen United School

- **CliftonLarsonAllen LLP**
  - Rum River Elementary School
  - Sanford Middle School
  - Horace Mann Elementary School

- **Deloitte**
  - Harambee Elementary School
  - Northrop Urban Environmental Learning Center

- **Deluxe Corporation**
  - Island Lake Elementary School

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

- **ECMC Group**
  - MTS Banaadir Academy

- **Federated Insurance Company**
  - Lincoln Elementary School - Owatonna
  - McKinley Elementary School
  - Washington Elementary School - Owatonna

- **FedEx World Service Center**
  - St. Paul Music Academy

- **General Mills**
  - Nellie Stone Johnson Community School
  - Wyoming Elementary School

- **KPMG, LLP**
  - Elizabeth Hall International School

- **Prudential Financial**
  - Oak View Elementary School

- **Securian Financial Group**
  - Urban Academy Charter School

- **Tennant Company**
  - Neill Elementary School

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

- **Travelers Insurance**
  - Lincoln Center Elementary School

- **U.S. Bank**
  - Hope Academy
  - Mississippi Creative Arts Magnet School
  - Noble Academy
  - School of Engineering and Arts
Volunteerism Builds Employee Engagement

Volunteering with Junior Achievement is not only rewarding, it also develops skills that employees use every day in the workplace.

Employees identified the following personal skill development after volunteering with JA:

- **24%** Knowledge of economic concepts
- **44%** Leadership
- **45%** Time management
- **80%** Public speaking/presentation skills

98% of JA volunteers gained more respect for their employer because of its involvement with Junior Achievement.

“I volunteer with JA because it’s both a fun and rewarding way to impact students.”
- Cassandra Muscha, JA volunteer

Here’s what employees say about their Junior Achievement volunteer experience:

- 98% would recommend volunteering for JA to a friend or colleague
- 98% felt they made a difference in the lives of young people
- 95% agreed that students were engaged in the program
- 95% said they would volunteer with JA again
- 97% felt that JA’s experiential learning labs (JA BizTown & JA Finance Park) helped prepare students for the “real world”

SOURCE: Junior Achievement of the Upper Midwest, Volunteer Survey Results, 2018-2019.
Nearly 275 business professionals from 28 different companies enjoyed friendly competition while raising funds to support JA’s mission. Teams challenged each other in JA Titan, JA Trivia, and interactive games like cornhole, giant Jenga, and networking bingo.

Congratulations to our top fundraising companies:

- **EY**: $65K
- **CliftonLarsonAllen**: $52K
- **AT&T**: $32K
- **UnitedHealth Group**: $30K
- **Wells Fargo**: $29K

Presenting Sponsors: AT&T, Delta
Sponsored By: Best Buy, Wells Fargo

2019 JA Corporate Challenge Champions
- Xcel Energy

2019 JA Titan Champions
- University of St. Thomas

2019 JA Trivia Champions
- 3M

Promoting Volunteerism and Employee Engagement

- 2019 JA bigBowl
- 390,960 PINS KNOCKED DOWN
- 5,430 SHOES DISINFECTED
- 2,715 BOWLERS PARTICIPATED
- $701,725 RAISED
- 543 PIZZAS EATEN
- 23,390 STUDENTS IMPACTED
- 2,715 BOWLERS
- 5,430 SHOES DISINFECTED
- 23,390 STUDENTS IMPACTED
- 390,960 PINS KNOCKED DOWN
- $701,725 RAISED
- 543 PIZZAS EATEN

$701,725 RAISED

Promoting Volunteerism and Employee Engagement
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 business achievements and community mindedness.

Learn more about these exceptional business leaders and entrepreneurs. Visit jaum.org/hall-of-fame

2019 Laureates

Jeanne Crain  
President & CEO  
Bremer Bank

Kenneth Holmen, M.D.  
President/CEO  
CentraCare Health

Hubert Joly  
Executive Chairman  
Best Buy

John and Nancy Lindahl  
Chairman  
Norwest Equity Partners  
Community Leaders

Alan C. Page  
Retired Justice  
Minnesota Supreme Court

Barbara Butts Williams, Ph.D.  
Dean Emerita, School of Business  
Capella University

Thanks to Our 2019 Sponsors

Presenting Sponsors

Media Sponsor
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 & 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
Dave Koch
Graco
Bill Marvin
Marvin Windows and Doors
Dale R. Olseth
Surmodics
Mike Wright
SUPERVALU

2008
Otto Bremer
Otto Bremer Foundation & Bremer Bank
Marilyn Carlson Nelson
Carlson Companies
Stephen W. Sanger
General Mills, Inc.
Hugh Schilling
Horton Holding, Inc.
Warren Staley
Cargill

2009
Esperanza Guerrero-Anderson
Milestone Growth Fund
Bob Ulrich
Target Corporation
Tom Moe
Dorsey & Whitney LLP
Duane Benson
MN Early Learning Foundation
George Hormel
Hormel Foods

2010
Mary Brainerd
HealthPartners
Bill George
Medtronic, Inc.
James J. Hill
Great Northern Railway
Ebba C. Hoffman
Smead Manufacturing, Inc.
Dick McFarland
RBC Dain Rauscher

2011
Al Annexstad
Federated Insurance
Lynn Casey
Padilla Speer Beardsley
Richard Davis
U.S. Bancorp
Randall Hogan
Pentair, Inc.
Jim Humphrey
Andersen Corporation
M.A. Mortenson, Jr.
M.A. Mortenson Company

2012
Dave Anderson
Famous Dave’s
Bill Austin
Starkey Hearing Technologies
Pinky 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
Richard M. Schulze
Best Buy
Andy Wells
Wells Technology

2015
Douglas M. Baker, Jr.
Ecolab
Judith S. Corson
Custom Research, Inc.
Ronald Offutt
R.D. Offutt Company;
RDO Equipment Co.
Gregory R. Page
Cargill

2016
Richard Copeland
THOR Construction, Inc.
Elise Hernandez
Ideal System Solutions
Bill Popp
PPOP Communications
Inge Thulin
3M
Scott Wine
Polaris Industries, Inc.

2017
Ray Barton
Great Clips, Inc.
Chris Policinski
Land O’Lakes, Inc.
Penny Wheeler, MD
Allina Health
Rodney Young
Delta Dental of Minnesota

2018
Russ Becker
API Group, Inc.
David and Kate Mortenson
M. A. Mortenson Company
Minneapolis Local Organizing Committee, 2019 Final Four®
John Noseworthy, M.D.
Mayo Clinic
Kevin Warren
Minnesota Vikings
Sri Zaheer
Carlson School of Management

Thanks to Our 2019 Sponsors

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API Group, Inc.
HORTON
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VOYA FINANCIAL

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2018-2019 Financials*

Activities July 1, 2018 - June 30, 2019
(in millions)

<table>
<thead>
<tr>
<th>Junior Achievement of the Upper Midwest, Inc.</th>
<th>The Junior Achievement Foundation of the Upper Midwest</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating(^1)</td>
<td>Buildings(^2)</td>
</tr>
<tr>
<td>REVENUE</td>
<td></td>
</tr>
<tr>
<td>Philanthropy</td>
<td>$3.55</td>
</tr>
<tr>
<td>Events</td>
<td>$0.93</td>
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<tr>
<td>Program Fees &amp; Other</td>
<td>$0.72</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$5.20</strong></td>
</tr>
<tr>
<td>EXPENSES</td>
<td></td>
</tr>
<tr>
<td>Personnel</td>
<td>$3.21</td>
</tr>
<tr>
<td>Program</td>
<td>$1.07</td>
</tr>
<tr>
<td>Operations &amp; Misc.</td>
<td>$0.62</td>
</tr>
<tr>
<td>Facilities</td>
<td>$0.22</td>
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<tr>
<td>Depreciation</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>$5.12</strong></td>
</tr>
<tr>
<td>Surplus (Deficit)</td>
<td></td>
</tr>
<tr>
<td><strong>$0.08</strong></td>
<td><strong>$0.24</strong></td>
</tr>
</tbody>
</table>

Statement of Positions as of June 30, 2019

<table>
<thead>
<tr>
<th>Junior Achievement of the Upper Midwest, Inc.</th>
<th>The Junior Achievement Foundation of the Upper Midwest</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating(^1)</td>
<td>Buildings(^2)</td>
</tr>
<tr>
<td>ASSETS</td>
<td></td>
</tr>
<tr>
<td>Cash</td>
<td>$1.16</td>
</tr>
<tr>
<td>Investments</td>
<td>$0.61</td>
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<tr>
<td>Pledge Receivables</td>
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</tr>
<tr>
<td>Prepaid &amp; Other Assets</td>
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</tr>
<tr>
<td>Notes Receivable - NTMC (^3)</td>
<td>—</td>
</tr>
<tr>
<td>Interfunds</td>
<td>$2.09</td>
</tr>
<tr>
<td>Property &amp; Equipment, net</td>
<td>—</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$5.75</strong></td>
</tr>
<tr>
<td>LIABILITIES</td>
<td></td>
</tr>
<tr>
<td>Notes Payable - NMTC (^3)</td>
<td>—</td>
</tr>
<tr>
<td>Notes Payable - Other</td>
<td>—</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>$0.89</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$0.89</strong></td>
</tr>
<tr>
<td>NET ASSETS</td>
<td></td>
</tr>
<tr>
<td>Without Donor Restrictions</td>
<td>$2.15</td>
</tr>
<tr>
<td>With Donor Restrictions</td>
<td>$2.71</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$4.86</strong></td>
</tr>
<tr>
<td><strong>Total Liabilities and Net Assets</strong></td>
<td><strong>$5.75</strong></td>
</tr>
</tbody>
</table>

\(^1\) Portrays the day to day operational activities for JAUM.
\(^2\) Portrays the two buildings owned by JAUM and the related fundraising activities for these buildings
\(^3\) In June 2018, JAUM was the recipient of a New Market Tax Credits (NMTC) financing arrangement. NMTC provided $16,000,000 for the ongoing renovation of the building purchased in July 2017. These arrangements provide federal tax incentives to the investing banks. In exchange, JAUM anticipates forgiveness of a portion of the outstanding Notes Payable - NMTC at the end of a seven year period. The net impact of this transaction is expected to be $3.2M that pays for a portion of the cost of the building and its renovations.

*Consolidated financial information for JAUM operating, buildings, 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, jaum.org, in October 2018 following the completion of our annual external financial audit.
Top Partners

Thanks to the following organizations for distinguishing themselves through a combination of funding, volunteerism, participation in special events, employee giving, and in-kind support (does not include campaign gifts):

- WELLS FARGO
- OTTO BREMER TRUST
- usbank
- CliftonLarsonAllen
- DELTA
- Cargill
- Allianz
- EY
- Xcel Energy
- FEDERATED INSURANCE
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- AT&T

JA Mission Report credits: Design by Rise and Shine and Partners; profile stories by Kelly O’Hara Dyer; photos by Tom Thornton Photography; printing by Curtis 1000.
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Includes gifts in support of JAUM's capital, shop sponsorship, and foundation

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Chairman ($1,500,000 - $2,999,999)
Peter J. King Family Foundation
WEM Foundation

Benefactor ($500,000 - $1,499,999)
Hugh K. Schilling*

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Great Clips+
Jim and Tamara Gietz
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U.S. Bank and the U.S. Bank Foundation+
Wells Fargo and the Wells Fargo Foundation Minnesota

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Margaret A. Cargill Foundation
Cargill Foundation+
($100,000 - $199,999)
Margaret Rivers Fund
Margaret H. and James E. Kelley

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Garretson Family Fund
WEM Foundation

President Circle ($25,000 - $49,999)
Mark and Mary Davis Family Foundation
Hugh K. Schilling
Marcel Smits and Virginia Perez

Entrepreneur Circle ($10,000 - $24,999)
L & T Andreas Foundation
Russ and Trish Becker
Gina and Jim Blayney
Kant Engler
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Foundation
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David and Kate Mortonson
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David and Kate Mortenson
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Polaris+
Michael Roos and Cindy Golpen*
Rose's Diversified
Sit Investment Associates
Securian
TCF Foundation
UnitedHealthcare/Optum+
Scott and Jill Wine

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Fred C. and Katherine B. Anderson Foundation
Andersen Corporation Foundation
APG Group, Inc.+
Cambria+
Rise and Shine and Partners
Michael and Ann Duffy
ECMC Group+
Hardenbergh Foundation
Janet and Shawn Johnson
RBC Wealth Management and the RBC Foundation+
State Farm+
T Application Corporation
Thrivent
Travelers Foundation+
United Association+
Voya Financial+
Xcel Energy+

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Frank Evans
John Hemak
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Richard and Nancy Nicholson
Greg Page
Tony and Jill Szczepaniak
Mike Wright

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Financial Services Roundtable+
Terry and David Gilberstadt
Pete and Marti Godich
Robert and Katie Goggins
Craig and Kimberly Gordon
John and Joyce Hajostek
Tom and Julie Holman
Tom and Terry Montminy
Simpon Family Foundation
Jackie and Yvette Woell
Grant Thornton+
RSM+
EY+
Dentons+
KPMG, LLP+
PwC+

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Bryan Reinharth
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Robert Schile
Lisa and Scott Schneider
David Schuh
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Trina Shea
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Daniel Thibault
Ryan and Maureen Thomas
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Jessica Washington
Steve Wilcox
LaChelle Williams
and Robert Malecha
Scott Woker

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Patty Alcom
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Keith and Jodi Balster
Tim Beers
Tyler Berends
Scott Bergs
Joel Bird
Kristine Birkholz
Lisa Blanchet
Korey Boelter
Brad Boettcher
Christina Bohike
Tracy and Eric Botten
Jeremy Bouchier
Amy Brachio
Mary Brodbeck
Kyle Brown
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Timothy Carter
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Cathy Clarke
Shelia Colgan
Scott Cooper
Jennifer and Ryan Copeland
Brian and Julia Corbett
Matt Cotton
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Harold Dahl
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Ryan Davis
Mary Dick
Nicole and John Donlon
Gregg Draeger, C.P.A.
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Brandon Fox
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Christopher Giese
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Jaimie Goehner
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Patrick Graham
Hageman Foundation of Hope
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Susan Haffield
Michael Hall
Dustin and Carrie Heiderscheidt
Christina Henkel
Eric Henly
Mark and Laura Heyne
William Hnath
Dennis Hoogeveen
John and Calleen Hooley
James and Ann Howard
Michael Jacobson
Amber Jansen
Joshua Jorgenson
Ray Kappers
Sharon Kumpainen
Robert Kierlin
Jody Collins King
Morgan Kinross-Wright
and Dirk Kloss
Matthew Klein
Shyla Kolthoff
Jasmine Kottke
Timothy Kraemer
Kurtis Krentz
Matt Kucharski
Monte Kuehl
Julie Kunkel
Daniel Kvasnicka
Steven Lal
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Shelli and Tim Langerud
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John and Nancy Lindahl
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Korwin and Marilyn Lockie
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Todd Loosbrock
Julie Loughrey
Greg Lowe
Scott Luceke
Julie Margart
Casey Marsh
Barry McCarthy
Darryn Mcgarvey
Charles McMurray
Eric Mcer
Carol Meyer
Jimie Mitala
Dr. Kellyanna Moore, M.D.
and Scott Westbrook
Michael Mootz
Mark Murphy
Marlyn Carlson Nelson
Abigail and Charlie Nichols
Andrew Noll
David and Sherylly Norback
Kristin Oban
Marc Olson
Daniel Otzweiz
Melissa Oslund
Jeremy Ostring
Miriam Paquet
Thomas Pearson
Maureen Pechaek
Beth Pederson
Curtis Pembell
Alyson Phillips
Jason Phillips
Julie Pieper
Robert Pillion
Marti and Daniel Piatta
Wendy Rash
Julie and Eric Rethemeyer
Ginette Richardson
Carmen Rodriguez
Andrea Roscoe

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Hugh K. Schilling
WEM Foundation

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Otto Bremer Trust

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James R. and Patricia Hemak
Hugh K. Schilling
Marcel Smit and Virginia Perez

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($10,000 - $24,999)
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Gina and Jim Blayney
Mike Duffy
Peter and Lisa Jansen
Paul and Renee Johnson

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LRE Foundation
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Greg Page
Michael Roos and Cindy Goplen
Shavlik Family Foundation
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Julie Rushton
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Joe Schroeder
Neill Schroeder
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Jennifer Suedbeck
Amanda and John Swoverland
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Greg and Tama Theis
Heidi Triplett
John and Leslie Turner
William Udelhofen
Wendy Van Duyne
Sarah Michelle Vanasek
MJ Vang
Tony and Kandra Verbeten
Celeste Voss
Kaylee Wagner
Wayne Walgenbach
Jon Warzek
Allyse Wilcox
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Adam and Melissa Worke
Brian York
Charles Zheng
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  - Otto Bremer Trust
  - U.S. Bank and the U.S. Bank Foundation
- Wells Fargo and the Wells Fargo Foundation of Minnesota

**Century Circle ($100,000 - $199,999)**
- Allianz Life Insurance Company of North America
- Cargill and the Cargill Foundation
- CliftonLarsonAllen LLP
- Delta Air Lines
- EY
- Hennepin Holding, Inc.
- UnitedHealth Group
- Voya Financial and the Voya Financial Foundation

**Investor’s Circle ($75,000 - $99,999)**
- Deluxe Corporation and the Deluxe Corporation Foundation
- Xcel Energy and the Xcel Energy Foundation

**Entrepreneur’s Circle ($50,000 - $74,999)**
- 3M
- API Group, Inc.
- AT&T
- Best Buy and the Best Buy Foundation
- Dillon Company, Inc. and the Donaldson Foundation
- ECMC Group and the ECMC Foundation
- General Mills and the General Mills Foundation
- Great Clips, Inc.
- M.A. Mortenson Company
- Pentair, Inc. and the Pentair Foundation
- Prudential Foundation
- RSM
- University of St. Thomas

**Partner’s Circle ($25,000 - $49,999)**
- Accenture and the Accenture Foundation
- Achievement Foundation, Inc.
- Andersen Corporation and the Andersen Corporate Foundation
- Bourns
- Bremer Bank
- Cargill
- Cretn Derham Hall High School JROTC
- Crowns and the Cummings Foundation
- Delta Air Lines
- F.R. Bigelow Foundation
- Federated Insurance Company
- HF Fuller Company, the H.B. Fuller Foundation
- Hubbard Broadcasting
- KPMG and the KPMG Foundation
- Land O’Lakes, Inc.
- Mathiowetz
- MoneyGram International and the MoneyGram Foundation
- Polaris Industries Inc.
- Prudential Financial and the Prudential Foundation
- RBC Wealth Management and the RBC Foundation
- Ryan and Shinie and Partners
- The Saint Paul Foundation
- Security First and the Securian Foundation
- State Farm and State Farm Foundation
- Taylor Corporation
- TCF Bank and the TCF Bank Foundation
- Thomson Reuters and the Thomson Foundation
- Travelers and the Travelers Foundation
- United Association
- Windows Federal Credit Union
- Xcel Energy and the Xcel Energy Foundation

**Shareholder’s Circle ($10,000 - $24,999)**

**Sponsor’s Circle ($5,000 - $9,999)**

**Supporter’s Circle ($250 - $499)**

**Mission Report 2018-2019**

*Includes operating funding, event participation, volunteer hours, employee giving, and in-kind support.*
Junior Achievement Foundation of the Upper Midwest

Create a legacy of preparing young people for a successful future by supporting the Junior Achievement Foundation of the Upper Midwest. You can make a planned or deferred gift by naming the foundation as a beneficiary in your will, trust arrangement, life insurance policy, retirement plan, or other financial vehicle.

SCHILLING FAMILY LEGACY SOCIETY:

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James R. and Patricia Hemak  
Barbara Koch  
Paul and Michelle Koch  
Richard and Joyce McFarland  
Daniel P. and Carol Mulheran  
Hugh K. Schilling

TRIBUTE GIFTS:

IN MEMORY OF VICKI BAILEY  
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Robert and Pamela Senklar  
Heidi Christopherson  
Rose Chu  
Kevin DiLorenzo  
Mike Duffy  
Terry Gilberstadt  
Pete Godich  
Jenny Gulseth  
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The Saint Paul Chamber Orchestra  
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FOUNDATION GIFT:

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JUNIOR ACHIEVEMENT FOUNDATION OF THE UPPER MIDWEST BOARD OF DIRECTORS

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Sponsor a chair at jaum.org/donate/chair-campaign

Geographic Reach 2018-2019

Regional Operations

Bismarck/Mandan
Contact hours  20,207
Students  3,690
Economically disadvantaged**  630
Schools  31
Volunteers  145

Brainerd Lakes Area
Contact hours  39,418
Students  6,874
Economically disadvantaged**  2,032
Schools  15
Volunteers  228

Fargo/Moorhead
Contact hours  55,320
Students  10,634
Economically disadvantaged**  4,241
Schools  44
Volunteers  228

Greater Mankato Area
Contact hours  89,928
Students  10,526
Economically disadvantaged**  2,766
Schools  32
Volunteers  429

New Ulm Area
Contact hours  30,219
Students  3,591
Economically disadvantaged**  406
Schools  14
Volunteers  171

Owatonna Area
Contact hours  40,499
Students  5,791
Economically disadvantaged**  2,662
Schools  16
Volunteers  275

St. Cloud Area
Contact hours  65,737
Students  8,724
Economically disadvantaged**  3,322
Schools  54
Volunteers  443

Twin Cities Metro Area*
Contact hours  729,186
Students  94,185
Economically disadvantaged**  37,853
Schools  406
Volunteers  6,905

Total Satellite Numbers
Contact hours  182,142
Students  25,975
Economically disadvantaged**  9,012
Schools  136
Volunteers  1,363

Junior Achievement of the
Upper Midwest Reach
Hours of JA curriculum  1,252,656
Students  169,990
Economically disadvantaged**  62,924
Schools  723
Volunteers  10,475

*Includes 11-county metro area
**Students attending schools with 40%
or more free and reduced lunch