Junior Achievement of Middle America gratefully acknowledges Blue Cross and Blue Shield of Kansas City for providing the generous support with printing the 2013-2014 Annual Report.

Like us on Facebook: facebook.com/jamidamerica
Follow us on Twitter: @midamericaJA

www.jamidamerica.org
4049 Pennsylvania Ave., Suite 150 • Kansas City, MO 64111-3006
The JA Experience

Junior Achievement of Middle America has been teaching youth about financial literacy for 60 years. Our proven programs, community partnerships and our volunteers have created a better academic experience for our students - always in an effort to help our youth reach their full potential. That is the Junior Achievement Experience!

Why is this experience important? More than 18 million citizens in the United States between the ages of 18 and 64 have not graduated from high school and do not qualify for the majority of work in the job force. At Junior Achievement, we teach students the importance of staying in school and prepare students with skills to be college or career ready. Our approach of offering students hands on programs taught by classroom volunteers provides youth the opportunity to interact with role models and mentors. We inspire students to consider the importance of education and their future. In many cases, Junior Achievement stops a cycle of poverty and changes the way youth think about their future.

Throughout this annual report, you will see the impact of our work in the classroom and with students. You will read our successes for the 2013 - 2014 school year and updates on changes to our Junior Achievement of Middle America operations. While it has been a good year, it has also been met with challenges. The good news is the challenges have strengthened the way we do business, how we work with volunteers and our relationships with schools, funding partners and donors.

Thank you to our volunteers, educators and donors, for your support. Because of you, we are able to offer more than 17,000 students the Junior Achievement Experience.
Since 1955, Junior Achievement of Middle America has been reaching thousands of youth annually and instilling practical concepts and experiences in financial literacy.

Junior Achievement of Middle America inspires and prepares young people to succeed in a global economy. By focusing on education, economic and youth development, Junior Achievement programs contribute to the vitality of our community and the availability of a well-educated workforce.

Who JA Benefits
Students and Families, Teachers, Community Businesses

What JA Teaches
Financial Literacy
Work Readiness
Entrepreneurship

Where JA Reaches
Public Schools K-12
Private and Parochial Schools
Community Organizations

Why JA Does It
Youth Development
Economic Development
Education Development

How JA Fulfills Its Mission
Build Skills and Competencies
Model Key Business Concepts
Connect Classroom Learning to Work
Leadership, Teamwork, Critical Thinking

Junior Achievement of Middle America

17,048 Students (2013-2014)
152 Schools
638 Teachers
673 Volunteers
97,830 Hours (provided by volunteers)

Programs

Elementary School
Students learn how they impact the world as individuals, workers and consumers.

Middle School
Programs build on principles from curriculum taught in elementary grades, while emphasizing the benefits of education and money management.

High School
Programs provide students an opportunity to make informed, intelligent decisions related to financial planning, education opportunities and careers.

Who JA Benefits
Students and Families, Teachers, Community Businesses

What JA Teaches
Financial Literacy
Work Readiness
Entrepreneurship

Where JA Reaches
Public Schools K-12
Private and Parochial Schools
Community Organizations

Why JA Does It
Youth Development
Economic Development
Education Development

How JA Fulfills Its Mission
Build Skills and Competencies
Model Key Business Concepts
Connect Classroom Learning to Work
Leadership, Teamwork, Critical Thinking

Volunteers

Those who volunteer for Junior Achievement of Middle America come from all walks of life. But they all have a common vision: sharing a message of hope and opportunity with each and every young person they reach.

Through volunteer partnerships from organizations large and small, or individuals interested in sharing their experiences with the children of their community, Junior Achievement of Middle America’s nearly 700 classroom volunteers inspire, prepare, and empower. JA volunteers believe they can make a difference - and teach more than 17,000 students a year in our community that they can make a difference.

Junior Achievement of Middle America thanks the following individuals for their long time volunteering service through classroom teaching:

5 YEARS OR MORE
Jacob Albers
Christina Alvarez
Kari Anderson
Ronald Badman
Creste Baker
Sheri Birdwell
Christina Boyd
Jennifer Carson
Kari Anderson
Ronald Bachman
Creste Baker
Sheri Birdwell
Christina Boyd
Jennifer Carson
Kari Anderson
LaShawnda Childress
Lisa Cole
Jennifer Cox
Karen Craig
Candice Cram
Kimberly Dillon
Kathryn Diugopolki
Jann Faltermier
Bart Flannery
Jule Garton
Bassam Ghassey
Mina Glenn
Sherry Golden
Tem Grado
Pamela Grado
Susan Gray
Jeffrey Gregg
Sparkle Griffin
Heather Hertzler
LaShawnda Childress
Lisa Cole
Jennifer Cox
Karen Craig
Candice Cram
Kimberly Dillon
Kathryn Diugopolki
Jann Faltermier
Bart Flannery
Jule Garton
Bassam Ghassey
Mina Glenn
Sherry Golden
Tem Grado
Pamela Grado
Susan Gray
Jeffrey Gregg
Sparkle Griffin
Heather Hertzler
10 YEARS OR MORE
Stephen Allen
Kathryn Anastasio
Daniel Andris
Ben Bashor
Judith Bond
Katrina Bonds
Paula Boyle
Ellen Bresky
Linda Burnow
Darren Cacy
Sahar Chapak
Kim Clancy
Matthew Clark
Bradley Cloedvynke
Chris Cole
Benjamin Durham
Deidra Eccles
Kristi Fike
Stephen Flak
Heather Gagnon
John Grant
Gregory Greenberg
Jeanne Greenwell
Susan Haddad
Sarah Harrington
Tom Robinson
Jennifer Pumphrey
Lisa Ridge
Matthew Robertson
Tom Robinson
Steven Rosen
Dianne Ruan
Carrie Sowers
Sata Steshchukhle
Doug Vogl
Evelyn Walker
Memil Walz
Martha Wilindez
Chad Younger

Our volunteers teach the importance of workforce readiness, entrepreneurship, and financial literacy.

Edward Hockenberg
Michael Horner
Charles Hyland
Joseph Jacobs
Erma King
Joanie Kropper
Bill Kountz
Karen LaJaune
Paul Long
Kerry Maxwell
Leroy McCarty
Michael Nield
Terrance Noland
Betty Nzwabennu
Eirene Oliphant
Melanie Payne
Jennifer Pumphrey
Lisa Ridge
Matthew Robertson
Tom Robinson
Steven Rosen
Dianne Ruan
Carrie Sowers
Sata Steshchukhle
Doug Vogl
Evelyn Walker
Memil Walz
Martha Wilindez
Chad Younger

32
Elementary School

Junior Achievement’s elementary school programs are the foundation of its K-12 curricula. Seven sequential themes, each with five hands-on activities, as well as after-school programs, work to change students’ lives by helping them understand business and economics.

Junior Achievement programs build upon each other to prepare students for secondary and lifelong learning.

**Kindergarten | JA Ourselves**
Using storybook characters in read-aloud and hands-on activities, students learn the role people play in an economy.

**Grade 1 | JA Our Families**
Students learn how family members’ jobs and businesses contribute to the well-being of the family and of the community.

**Grade 2 | JA Our Community**
Students learn practical information about businesses and the many jobs those businesses offer in a community.

**Grade 3 | JA Our City**
Students learn the importance of money to a city, how financial institutions help businesses and city residents, and how cities are shaped by zoning.

**Grade 4 | JA Our Region**
Students are made aware of entrepreneurship and how entrepreneurs use resources to produce goods and services in a region.

**Grade 5 | JA Our Nation**
Volunteers share information about the high-growth, high-demand jobs of the 21st century job market.

**Grades 3-5 | JA More than Money**
Students learn about earning, spending, sharing, and saving money.

By the Numbers

- 121 Schools
- 564 Classrooms
- 12,551 Students

Hear it from them!

“I always love when it is time for JA! It goes well with our curriculum and the lessons are fun for the kids”

2nd Grade Teacher
Olathe School District

“The kids ask, “Is the man who tells us about money coming today?”

Kindergarten Teacher
Shawnee Mission School District

“Our classroom volunteer was great and very patient with the students”

4th Grade Teacher
Kansas City School District

Elementary concepts are built upon at the middle school level.

Keeping with the core pillars of financial literacy, work readiness and entrepreneurship, students at this level delve deeper into business and economic concepts with their volunteers through role plays, games and simulations. Students at this level are also introduced to the workplace and referred to job shadows.

**JA America Works**
Explores economic development in the US during the 19th century, focusing on how entrepreneurship impacted business development.

**JA Economics for Success**
Explores personal finance and career opportunity by showing students how to earn, spend wisely within a budget, save and invest.

**JA Global Marketplace**
Provides an understanding of how the international marketplace and economics interact.

**JA It’s My Future**
Introduces students to entrepreneurship concepts, explore potential careers and prepare their personal-branding maps to the future.

By the Numbers

- 28 Schools
- 120 Classrooms
- 2,313 Students

Hear it from them!

“The students always enjoy Mr. N’s enthusiasm and down to earth personality.”

6th Grade Teacher
North Kansas City School District

“Many of the questions from students were focused on how to use credit and credit cards. They were very interested in knowing if I practice the concepts that I was teaching.”

JA, Middle School Volunteer
High School

As students begin to position themselves for their future, there are many unanswered questions about what lies ahead.

High school programs help students make informed, intelligent decisions, and foster skills that will be useful in the business world. Through practical application, students learn key concepts such as personal budgeting, credit, business plans, resume writing and getting along in the workplace.

**JA Be Entrepreneurial**
Challenges students, through interactive classroom activities, to start their own entrepreneurial venture while still in high school.

**JA Career Success**
Equips students with the knowledge required to get and keep a job in high-growth industries.

**JA Economics**
Reinforces concepts of micro- and macro-economics by having students explore the basic characteristics of the U.S. economic system and how economic principles influence business decisions.

**JA Exploring Economics**
Learn the importance of money to a city, how financial institutions help businesses and city residents, and how cities are shaped by zoning.

**JA Personal Finance**
Explores the fundamental elements of personal finances: earnings, saving and investing, budgeting, credit, risk management, and giving.

**JA Titan**
Students operate a virtual company through a web-based simulation.

---

By the Numbers

- 25 Schools
- 77 Classrooms
- 2,184 Students

---

Hear it from them!

“Students enjoy the “hands-on” experience and application of economic theory.”

*High School Teacher*
*Kansas City Kansas School District*

“Having my students set up a business, develop a plan and achieve profit is a far better way of learning economic principles than any lecture I could provide.”

*High School Teacher*
*Shawnee Mission School District*

---

Summer School

During the summer Junior Achievement partnered with the Boys and Girls Club of Greater Kansas City and the Freedom School to pilot a JA/STEM initiative.

Students in grades 4th-6th were presented the “JA Our Nation” program. Junior Achievement integrated STEM (science, technology, engineering and math) programming with hands on activities that taught students physics, robotics, metrics, and engineering.

More than 175 youth participated in the JA summer school program that focuses on business globalization, careers, and entrepreneurship.
Thank you to the following individuals, corporations, foundations, and organizations for their financial support to Junior Achievement of Middle America through contributions, special event participation, and grant funding. 

**ININDONORS**

810 Zone • Andrews & Barnes Noble Booksellers • Black & Veatch • Blue Chip Cookies • Blue Cross and Blue Shield of Kansas City • Chula’s • Cenmaric Palace Theatres • Classic Cup • Coop’s Hавk • Fidelity Security Life Insurance Co. • Firehouse Subs • Fogo de Chao • Gram & Dun • Hotel Sorella • Houlihans Restaurants Group • Jasper & Lenox Kansas City Limousine LLC • La Bodega • Maloney’s Sports Bar & Grill • Massage Envy • Michael Forbes Grill • Noodles & Co. • On the Border • P.F. Chang’s • Panchero Chocolatiere • Panera Bread • Parker Bay Liquor • Perfect Scents • Potbelly • PSGP • Prouton’s Russell Stover Candies • Seasons 52 • Sullivan’s • Sir Speedy Printing • Studio Dan Meiners • Tea Market • The Wellington Group • The Corner Restaurant • Versent • WholeWheat • Zoical
In its 30th year, Junior Achievement of Middle America Bowl-A-Thon hosted fourteen events throughout the community during the Spring 2014.

Employees and Junior Achievement friends from local companies came out to enjoy an evening of bowling and friendly competition, while raising funds to support our programs. Thank you to everyone who participated in an event and helped raise funds for Junior Achievement.

**Raised $190,500**

- **943 Bowlers**
- **31 Companies**
- **14 Bowl-A-Thon events**

**Top 5 Bowl-A-Thon Fundraisers**
*Highest to lowest order with a combined total of $14,625*

- Angie Bruce
  - UMB Bank, n.a.
- Tonya Wood
  - UMB Bank, n.a.
- Mark Gregory
  - UMB Bank, n.a.
- Larissa Schilling
  - CBIZ NM-M
- Cathy Tadlock
  - UMB Bank, n.a.

**Top Bowl-A-Thon Corporate Fundraisers**

- UMB Bank, n.a.
- Black & Veatch
- Ericsson

90 cents of every dollar raised was invested back into JA services and programs.
Extending the Junior Achievement reach outside the Kansas City community is done through district offices. District offices are governed by an advisory board of directors and provide the same programs. Junior Achievement of Middle America – St. Joseph District serves schools located in the Buchanan and Caldwell counties in Missouri.

**Board of Directors**

Ron Bachman  
St. Joseph Petroleum Co.  
Sue Meng, Chair  
Allac Industries  
Lisa Ridge, Vice Chair  
Norlaway Valley Bank

Sam Ghattasheh  
US Bank  
Kristin Peak  
Commerce Bank  
Matt Robertson  
Clifton, Larson, Allen

David Jordan  
St. Joseph School District  
Chandra Proffit  
Baker Midwest  
Melanie Walley  
Midwest Federal

**St. Joseph District**

1,160 Students  
49 Classrooms  
45 Volunteers

**Financials**

**Junior Achievement of Middle America 2013-2014**

**OPERATING SUPPORT AND REVENUE**

<table>
<thead>
<tr>
<th>2012-2013</th>
<th>2013-2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions</td>
<td>$339,805</td>
</tr>
<tr>
<td>Special Events</td>
<td>$313,052</td>
</tr>
<tr>
<td>Other Net Income</td>
<td>$ 35,892</td>
</tr>
<tr>
<td><strong>Total Revenues &amp; Support</strong></td>
<td><strong>$688,749</strong></td>
</tr>
</tbody>
</table>

**OPERATING EXPENSES**

<table>
<thead>
<tr>
<th>2012-2013</th>
<th>2013-2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Services</td>
<td>$592,041</td>
</tr>
<tr>
<td>Management &amp; General</td>
<td>$ 60,725</td>
</tr>
<tr>
<td>Development &amp; Fundraising</td>
<td>$122,378</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$775,144</strong></td>
</tr>
</tbody>
</table>

The 2013-2014 are unaudited figures. The 2011-2013 data is extracted from the financial statements audited by Ifft & Co.

**Board of Directors**

**2013-2014 OFFICERS**

Brian M. Burns, Chairman  
Senior Vice President of Health Care Services and Chief Corporate Contracting Executive; Blue Cross Blue Shield of Kansas City  
Jeffrey J. Greig, Vice Chair  
Vice President; Burns & McDonnell  
John C. Martin, Treasurer  
Kansas City Managing Partner; PricewaterhouseCoopers LLP  
Beth Soukup, Secretary  
Chief Financial Officer; JE Dunn Construction  
Jeanette H. Prenger, Immediate Past Chairman of the Board  
President; ECCO Select

**2013-2014 DIRECTORS**

Marjorie Adair  
Executive Vice President of Finance; Perceptive Software, Inc.  
Daniel Alcazar  
VP of Sales, Marketing & Customer Experience; Machinery Link  
Alex R. Blackwell  
Senior Vice President; Cassidy Turley  
Christopher Blackwood  
VP Program Operations; Ericsson, Inc.  
John C. Brueckner  
President & COO, SCOR Global Life Americas  
Matthew G. Clark  
Bowl-A-Thon Committee Chairman  
Assistant Vice President/Relationship Manager; U.S. Bank  
Bradley C. Cleovrydke  
Vice President of Human Resources; American Century Companies, Inc.  
Stephen J. Cosentino  
Partner; Stinson Leonard Street LLP  
Timothy S. Dunn  
Vice President, Surety and Credit Director; JE Dunn Construction Group  
Jennifer A. Emerson  
Director; Citi Bank  
Todd C. Fane  
Vice President of Sales; WEB-TPA, Inc.  
Mark Handel  
Market Leader - Sales; Allstate Insurance Co.  
Thomas P Herzog  
Executive Vice President; Netsmart Technologies  
Angela L. Hoffman  
Senior Vice President and Treasurer; Black & Veatch  
James M. Humphrey  
Attorney at Law; Polsinelli PC  
Joseph G. Jacobs  
Director of Administrative Services & Planning; KCP&L  
David L. LeVario  
Consumer Solutions Manager; GE Capital  
Marshall Lockton  
Consumer Solutions Manager; Lockton Insurance  
KC Mathews  
Executive Vice President & Chief Investment Officer; UMB Bank, n.a.  
Leroy McCarty  
Vice President of Operations; Fidelity Security Life Insurance Co.  
Michael R. Mollevar  
Partner; KPMG, LLP  
Douglas E. Nickerson  
Chief Financial Officer; CBIZ MHM, LLC  
William P Rue  
President; Counterpoise, Inc.  
Julie A. Schlieter  
Community Volunteer  
Adam B. Selfrich  
Controller; SmartVet USA, Inc.  
J. Todd Sheerman  
Partner; Accenture  
Laura Stack  
Chief Financial Officer; Pioneer Financial Services  
Mike Thomas  
Retired, Hallmark Cards, Inc.  
Shawna F. Wright  
Director of Human Resources; Commerce