



**Junior
Achievement^a**
of the Heartland

2024-2025 Annual Report

JUNIOR ACHIEVEMENT: EMPOWERING YOUNG PEOPLE TO OWN THEIR ECONOMIC SUCCESS

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Junior Achievement™
of the Heartlandhello.heartland@ja.orgheartland.ja.orgja.org

JA of the Heartland Locations:

Folwell Education Center for Free Enterprise

800 12th Avenue
Moline, IL 61265
Phone: 309.736.1630

Schmid Innovation Center, Millwork District

900 Jackson Street, LL5-2F
Dubuque, IA 52001

Free Enterprise Foundation JA Inspiration Center

Home of JA BizTown®
and JA Finance Park®
6600 44th Avenue, Suite 3,
Moline, IL 61265
Phone: 309.736.6816

heartland.ja.org

LETTER FROM THE PRESIDENT & CEO AND BOARD CHAIR

Dear Friends and Supporters,

As we reflect on the past year at Junior Achievement of the Heartland, we are filled with pride for all that's been accomplished—and deep gratitude for the individuals and organizations like you who make this impact possible. With your support, we empowered thousands of young people across our 24-county region to take ownership of their futures. They developed the tools to navigate their economic reality—and began building the skills that support long-term economic mobility. Through hands-on experiences in financial literacy, career readiness, and entrepreneurship, students saw what's possible and began to envision a path forward.

Over the past year, more than 57,000 students took part in JA programs—many of them engaging with our curriculum for the very first time. With the help of over 2,000 local volunteers, JA learning came to life through real-world insights, meaningful mentorship, and encouragement that will stay with students long after the lessons end.

A major highlight was the successful first full year of the Free Enterprise Foundation JA Inspiration Center. This dynamic, state-of-the-art learning space welcomed more than 6,600 elementary and middle school students from across the region. There, students stepped into immersive simulations where they practiced managing money, running businesses, making decisions, and leading teams. The feedback from students, teachers, and volunteers has been overwhelmingly positive—proof of just how powerful learning becomes when it feels relevant, empowering, and fun.

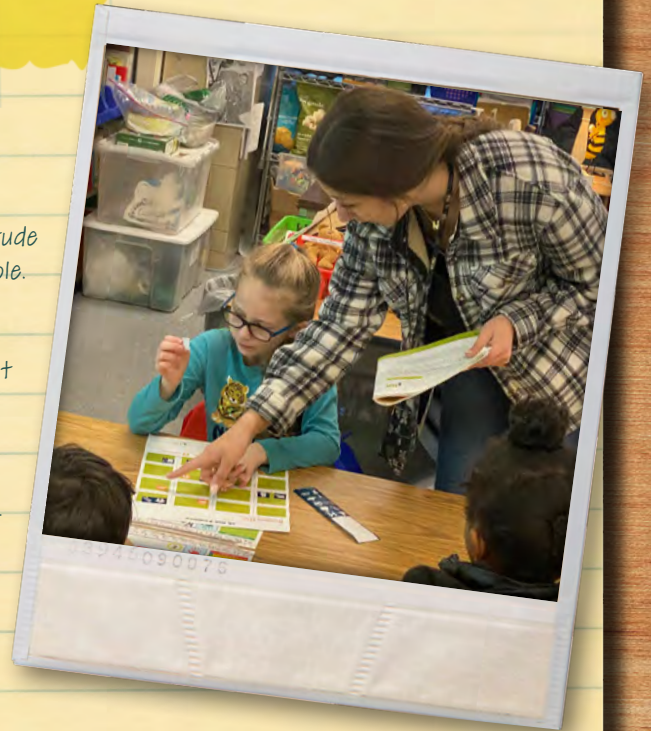
In addition, we strengthened and expanded partnerships with more schools, corporations, and community organizations than ever before. Together, we've opened doors for students in rural and urban communities, increased access to high-quality career readiness experiences, and provided educators with tools and resources that are flexible and meaningful in today's classrooms. These partnerships are essential as we work to remove barriers to opportunity and create pathways toward economic success.

These efforts are part of a larger mission: to ensure that every young person has the opportunity—and support—to build a future filled with possibility. At Junior Achievement, we believe that with the right tools and encouragement, every student can take charge of their story. From building financial capability to exploring careers with confidence, JA is helping students activate their potential and create momentum for their future. And as the needs of students continue to evolve, so too will our approach to serving them.

Thank you for being part of this work. Because of you, the next generation of leaders, innovators, and changemakers is already on the rise.

With gratitude,

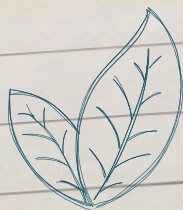
Brian Duffy *Doug Nelson*



Doug Nelson
President & CEO
JA of the
Heartland



Brian Duffy
JA Governing
Board Chair
Per Mar Security
Services



66% of Millennial and Gen Z JA Alumni describe themselves as "Thriving".



83% of JA Alumni agree that they have a career which is extremely fulfilling

81% of JA Alumni feel like they have a strong financial footing.



24 Counties Serviced
69 years of empowering the future



Carley Elkins,
JA Alumna

"Attending JA BizTown® when I was in elementary school gave me some idea of what the real world is like outside of school. At that time, I had no idea what my parents, aunts, uncles, grandparents, or even what other grownups went through. Not only did it open my eyes to all the possibilities for my future, it opened my eyes to the real world."



57,356
students
reached



2,719
individual
volunteers



2,522
learning
experiences

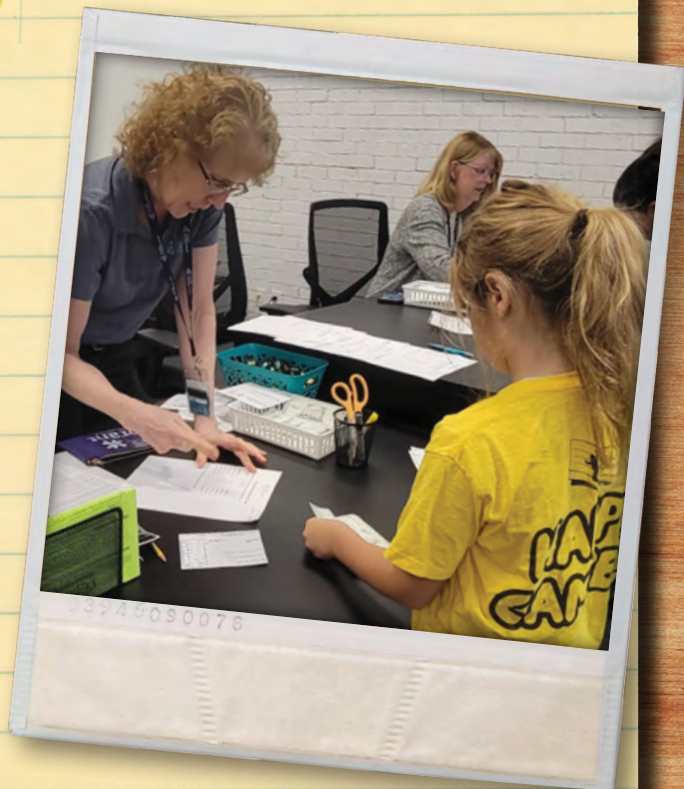


231
schools & youth
organizations

JUNIOR ACHIEVEMENT YEAR IN REVIEW

JA AND SPRING FORWARD PARTNER FOR THE JA CAREER SPEAKERS SERIES®

Spring Forward offered a summer camp and activity opportunities for Grades 2-6th throughout the summer at eight different site locations for Bettendorf, East Moline, Moline, and Rock Island School Districts. This summer program took place June 23 – July 25th and served approximately 600 students. Junior Achievement provided the JA More Than Money® learning experience for those students in grades 3-6th. Throughout these five lessons, students reviewed topics focusing on how to start a business and what it means to make smart money management decisions. JA also provided the JA Career Speakers Series for each of the eight Spring Forward sites. In five weeks, Junior Achievement provided 26 career speakers to highlight businesses in the community. JA Career Speakers Series offers the opportunity for volunteers to share their career experience and job story with young minds. The volunteers share details of their work and career background, training and education requirements, and bring hands-on activities for the students to participate in to bring the real-world into the classroom.



FIRST KIDS RUN THE SHOW EVENT HELD AT VIBRANT ARENA

In collaboration with Vibrant and QC Storm, 4-6th graders got to participate in a job shadow experience highlighting careers in business, marketing, and sports entertainment. Students took over the work responsibilities of the Storm staff (with assistance) during the final home game of the season. From DJ-ing to ticket sales, selling merchandise, and on-ice activities, the kids ran the show! 58 students from 20 schools participated, and 15 unique student job shadows were offered to the students.



JUNIOR ACHIEVEMENT YEAR IN REVIEW

FREE ENTERPRISE FOUNDATION JUNIOR ACHIEVEMENT INSPIRATION CENTER OPENS TO STUDENTS

It's hard to believe a full school year has already passed since we opened the doors to the Free Enterprise Foundation Junior Achievement Inspiration Center! In that time, thousands of students have stepped inside—sparking new ideas, exploring future careers, and discovering their true potential.

During the 2024–2025 school year alone, **6,654 students from 93 schools** experienced JA BizTown® and JA Finance Park® with the support of **1,355 dedicated volunteers**.

This year also brought exciting updates to enhance student learning:

- An **interactive trade career exploration wall**, introducing students to opportunities in the skilled trades.
- The ability to host **JA BizTown® and JA Finance Park® simultaneously**, expanding access to even more students.
- New features in JA BizTown®, including the **Giving Tree**, **tax referendum voting**, and **career options modeled after local businesses**.
- A **1:1 iPad upgrade** in JA Finance Park®, giving every student the chance to navigate the simulation independently.

Together, these enhancements are helping us better prepare students for the future of work—right here in our community.



LOCAL STUDENTS ATTEND NATIONAL JA COMPETITION

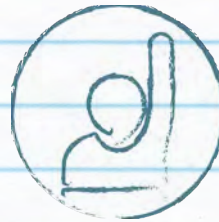
Students from Highland High School and Mediapolis High School attended Future Bound™, the JA National student event with more than 300 students from across the country. Future Bound is an immersive student event featuring four exciting competitions designed to empower high school students with essential skills in entrepreneurship and financial literacy. Mediapolis won The Mercedes-Benz USA Best Marketing Award and finished 4th in the JA Titan® National Competition and Highland finished 14th out of 44 teams in the JA Stock Market Challenge®.



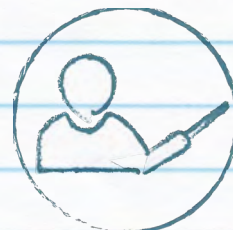
JUNIOR ACHIEVEMENT LEARNING EXPERIENCES OVERVIEW elementary [k-5th grade]



33,158
STUDENTS



1,162
VOLUNTEERS



1,585
EDUCATORS

Junior Achievement's unique delivery system provides the training, materials, and support necessary to prepare students for the real world. Junior Achievement is meeting students and educators where they are with learning experiences that are available through in-person, virtual, or self-guided options. Our commitment to proven student impact has not changed.

F= Financial Literacy | W= Work Readiness | E= Entrepreneurship

JA OURSELVES® KINDERGARTEN F | W | E

Introduces students to the intersection of financial literacy and early elementary grades social studies learning objectives. Through hands-on classroom activities, the program provides students with an introduction to personal economics and the choices consumers make to meet their needs and wants. It also introduces students to the role of money in society while providing them with practical information about earning, saving, and sharing money.

JA OUR FAMILIES® 1ST GRADE F | W | E

Explains how family members' jobs and businesses contribute to the well-being of the family and of the community. The learning experience introduces the concept of needs and wants and explores the ways families plan for and acquire goods and services. Students analyze their own skills to determine ways they can support their families.

JA OUR COMMUNITY® 2ND GRADE F | W | E

Immerses students in the daily life of their community—the people who work there, the money decisions they make, the flow of the community's economy, and the importance of being involved and responsible community members.

JA OUR CITY® 3RD GRADE F | W | E

JA Our City® introduces third grade students to the essential concepts of community, collaboration, and the economy through hands-on, engaging activities. Through interactive experiences like city-building, designing sustainable spaces, and simulating financial decisions, students will connect their actions to broader societal outcomes, highlighting the impact of personal choices on local economic success.

JA MORE THAN MONEY® 3-5TH GRADE F | W | E

Introduces students to financial literacy and entrepreneurship and to social studies learning objectives that include money-management, goods and services, and global markets. Through hands-on activities and a JA cast of characters serving as symbols for financial literacy and entrepreneurship concepts, students will learn a practical approach to starting a business and making smart decisions about managing money.

JA OUR REGION® 4TH GRADE F | W | E

Helps students explore how regional differences shape job opportunities, resource use, trade, and consumer choices. It shows students how their choices can contribute to their local and regional economies.

JUNIOR ACHIEVEMENT LEARNING EXPERIENCES OVERVIEW elementary [k-5th grade]

JA OUR NATION® 5TH GRADE F|W|E

Introduces students to essential aspects of our nation's economy, skill development, career exploration, and community involvement. Through hands-on games and activities, students will discover how their skills and actions contribute to their own success and to the economy.

JA CAREER SPEAKER SERIES® K-5TH GRADE F|W|E

A volunteer guest speaker visits the classroom and shares information about his or her career, work, and education experience. The speaker may bring props, samples of his or her work, or other visuals to help engage students. Activities and implementation design will vary based on grade level.



heartland.ja.org/programs/

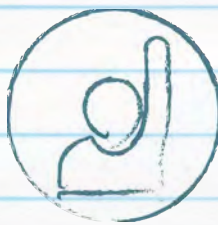
JA BIZTOWN® 5-6TH GRADE F|W|E

Provides educators with lessons and resources to effectively integrate financial literacy and work and career readiness into the elementary school classroom. This program supports critical thinking skills and student engagement, and successfully combines in-class learning with a day long visit to an interactive, simulated community - JA BizTown.

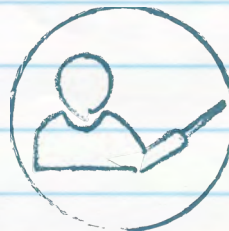
PROGRAM REACH



4,752
STUDENTS



1,181
VOLUNTEERS



172
EDUCATORS

JA BIZTOWN SPONSORS



ARCONIC



Science For A Better Life



GROUP O®



JOHN DEERE

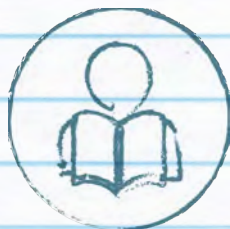


MetroLINK

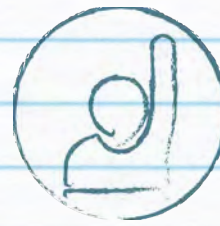


JUNIOR ACHIEVEMENT LEARNING EXPERIENCES OVERVIEW

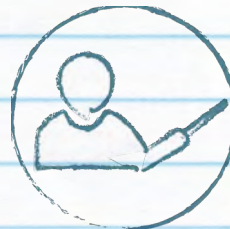
middle grades [6-8th grade]



4,915
STUDENTS



160
VOLUNTEERS



97
EDUCATORS

JA CAREER SPEAKERS SERIES® 6-8TH GRADE F|W|E

A volunteer guest speaker visits the classroom and shares information about his or her career, work, and education experience. The speaker may bring props, samples of his or her work, or other visuals to help engage students.

Activities and implementation design will vary based on grade level.

JA ECONOMICS FOR SUCCESS® 6-8TH GRADE F|W|E

Introduces students to initial work and career readiness and personal finance concepts. Students explore career interests and opportunities and learn about financial roles and responsibilities.

JA EXCELLENCE THROUGH ETHICS® 6-8TH GRADE F|W|E

Students will learn the importance of ethics and ethical decision-making and how ethical and unethical choices affect everyone in a community.

JA IT'S MY FUTURE® 6-8TH GRADE F|W|E

Offers middle school students practical information to help prepare them for the working world. Students will develop the personal-branding and job hunting skills needed to earn a job. Upon completing the program, students will be able to research potential careers, create a basic resume, recognize appropriate behavior for a job interview, and differentiate between soft and technical skills.

JA IT'S MY JOB (SOFT SKILLS)® 6-8TH GRADE F|W|E

will help students understand the value of professional communication and soft skills, making them more employable to future employers across multiple career clusters. Lessons will focus on social and soft skill competencies relating real-life experiences to job skills and preparing students for their future careers. Topics include communication and presentation skills, manners, listening skills, and cell phone etiquette.



JUNIOR ACHIEVEMENT LEARNING EXPERIENCES OVERVIEW

middle grades [6-8th grade]

JA FINANCE PARK® 7-8TH GRADE F|W|E

This program, comprising a curriculum and a simulation, helps students build a foundation on which they can make intelligent financial decisions that last a lifetime, including decisions related to income, expenses, savings, and credit.

This educator-led classroom curriculum culminates with a visit to JA Finance Park, where students engage with volunteers and put into practice what they've learned by developing a personal budget.

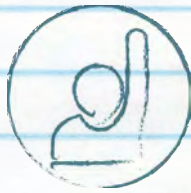
JA FINANCE PARK SPONSORS



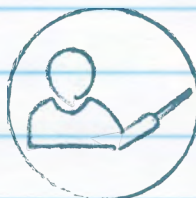
PROGRAM REACH



1,791
STUDENTS



178
VOLUNTEERS



27
EDUCATORS



heartland.ja.org/programs/

JUNIOR ACHIEVEMENT LEARNING EXPERIENCES OVERVIEW

high school [9-12th grade]

JA ALL ABOUT CARS™ 9-12TH GRADE F|W|E

Introduces students to the essential costs related to buying and operating a first car and offers tips on being a smart consumer when purchasing a vehicle.

JA BE ENTREPRENEURIAL® 9-12TH GRADE F|W|E

Is a reimagined, modular program that teaches students about the mindset and the skills needed for success by aspiring entrepreneurs and innovators who add value to any organization. Students completing all three modules use Design Thinking, a problem-solving approach, to create business ideas. Students also learn to transform their ideas into concise, effective, and actionable one-page business plans.

JA CAREER SPEAKERS SERIES® 9-12TH GRADE F|W|E

A volunteer guest speaker visits the classroom and shares information about his or her career, work, and education experience. The speaker may bring props, samples of his or her work, or other visuals to help engage students. Activities and implementation design will vary based on grade level.

JA CAREER SUCCESS® 9-12TH GRADE F|W|E

Is an engaging and comprehensive program that introduces high school students to the workplace. As interns, students participate in realistic work experiences in multiple departments of a fictional company, Orbit Boom. The program teaches soft skills and business best practices in the context of scenarios and assignments.

JUNIOR ACHIEVEMENT LEARNING EXPERIENCES OVERVIEW

high school [9-12th grade]

JA EXCELLENCE THROUGH ETHICS®

9-12TH GRADE F|W|E

Is a 60- to 90-minute learning experience where students meet and interact with a local executive or business professional and learn about the importance of ethics in the workplace and in everyday life. Students will give thoughtful consideration and examination of personal beliefs and their relationship to ethics. They will start to develop a personal awareness of values.

JA HIGH SCHOOL HEROES™ 9-12TH GRADE F|W|E

Provides leadership development opportunities to high school students who deliver JA programs in elementary schools.

JA FINANCE PARK® ADVANCED 9-12TH GRADE F|W|E

A new advanced curriculum and simulation gives high school students a more personal focus. Students select their career and define their future lifestyle and financial goals. The advanced simulation allows students to see the long-term impact of their education, savings, and credit decisions. This program culminates with a visit to JA Finance Park, a realistic on site or mobile facility, or virtually in the classroom, where students engage with volunteers and put into practice what they've learned by developing a personal budget.

JA LAUNCH LESSON® 9-12TH GRADE F|W|E

Is a point-of-entry program delivered by community entrepreneurs. Students gain firsthand knowledge about starting a business and the entrepreneurial journey.

JA PERSONAL FINANCE® 2.0 9-12TH GRADE F|W|E

Allows students to experience the interrelationship between today's financial decisions and future financial freedom. To achieve financial health and wellness, they learn about money-management strategies, including earning, employment and income, budgeting, savings, credit and debt, consumer protection, smart shopping, risk management, investing, credit card usage, debt management, and net worth.

JA TAKE STOCK IN YOUR FUTURE®

9-12TH GRADE F|W|E

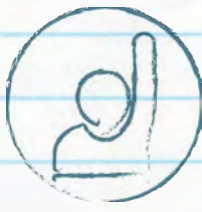
Introduces high school students to the stock market. This program includes two components: a classroom curriculum, and for many participants, the JA Stock Market Challenge competition event. The classroom curriculum comprises five sessions that introduce students to basic concepts about how the stock market works and the impact of current events on the stock market. The program also includes multiple self-guided extension activities that engage students in deeper learning about the stock market and investing.

JA TITAN® 9-12TH GRADE F|W|E

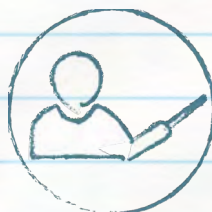
Is a simulation-based program in which high school students compete as business CEOs in the phone industry, experiencing firsthand how an organization evaluates alternatives, makes decisions, analyzes the outcomes of those decisions, and then strategizes what to do next. With a focus on financial literacy and insights into the workforce, JA Titan brings business economics to life.



2,683
STUDENTS



100
VOLUNTEERS



64
EDUCATORS

Junior Achievement of the Heartland

JUNIOR ACHIEVEMENT LEARNING EXPERIENCES OVERVIEW

semester long courses

JA BUSINESS COMMUNICATIONS® F|W|E

Equips high school students to focus on communication skills necessary to succeed in business, including communicating up, down, and across organizations, talking about performance, and writing in a business setting.

JA ECONOMICS® F|W|E

Connects high school students to the economic principles that influence their daily lives as well as their futures. It addresses each of the economics standards identified by the Council for Economic Education as being essential to complete a high school economics course.

JA ENTREPRENEURIAL MINDSET™ F|W|E

Introduces high school students to the basics of starting a business, including developing entrepreneurial abilities, identifying a business opportunity, creating a business plan, economics, and the stages of business growth.

JA FINANCIAL CAPABILITY® 1 F|W|E

Students examine financial capabilities from a business perspective, focusing on banking, economics, business planning, and risk management.

JA FINANCIAL CAPABILITY® 2 F|W|E

Students examine financial capabilities from a business perspective, focusing on employee benefits, ethics, business investment, and international business operations.

JA FINANCIAL LITERACY® F|W|E

Equips high school students with foundational personal finance skills. These concepts include how to earn and save money; how to manage money by being a wise consumer and creating and using a budget; how to manage bank accounts, investments, and credit; how to assess risks and use insurance; and how to address financial problems like identity theft and debt.

JA INTRODUCTION TO BUSINESS & TECHNOLOGY® 1 F|W|E

Introduces high school students to the basic skills necessary to succeed in business. Themes include personal skills like teamwork, innovation, decision making, and ethics. Students also learn basic technical skills like how to use word processing, presentation software, and spreadsheets effectively.

JA INTRODUCTION TO BUSINESS & TECHNOLOGY® 2 F|W|E

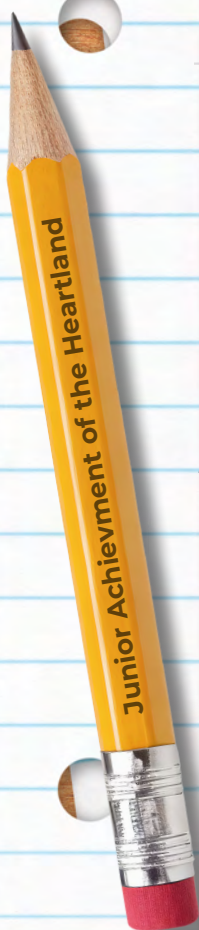
Introduces high school students to the basic skills necessary to succeed in business. Themes include personal skills like innovation, management functions, and accounting. Students also learn basic technical skills like how to use word processing, presentation software, and spreadsheets effectively.

JA MARKETING PRINCIPLES® 1 F|W|E

Introduces high school students to marketing and some basic marketing techniques.

JA MARKETING PRINCIPLES® 2 F|W|E

High school students learn about marketing in the world around them and potential careers in the field.



heartland.ja.org/programs/



"I've been telling people for years, of all the volunteering I do, Junior Achievement is some of the most rewarding! The time commitment is not overwhelming, and you see an immediate impact on kids in the classroom. That's why I do it year after year. I highly recommend it!"

Andy McCray
Our Quad Cities News -
Local 4 WHBF TV and Fox 18

JUNIOR ACHIEVEMENT SPECIAL PROGRAMS

DRS. DAVID & AGNES PALMER JA TITAN COMPETITION

Presenting Sponsor: Vickie Anne Palmer

Major Sponsors: Cottingham & Butler, I.H. Mississippi Valley Credit Union and John Deere

JA Titan® is a simulation-based program where high school students compete as business CEOs in the cell phone industry, experiencing first-hand how an organization operates.



JA INSPIRE® CAREER EXPO

Presenting Sponsors: ADM, Atlas, HNI, John Deere, and SSAB

Major Sponsors: Arconic and Elanders

JA Inspire Career Expo is an interactive career expo experience to help 8th grade students launch into their futures. JA Inspire provides students the opportunity to connect with local businesses, participate in interactive exhibits, and explore career pathways.



JA STOCK MARKET CHALLENGE

Presenting Sponsor: RSM US LLP

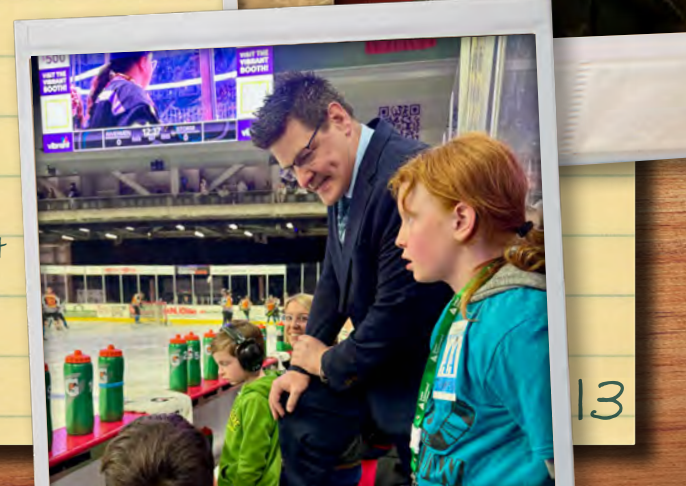
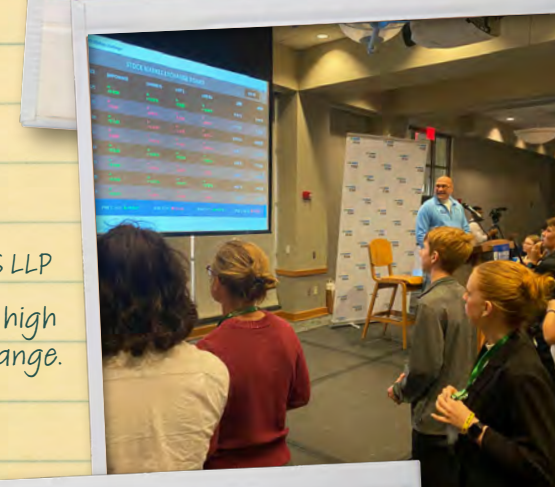
Major Sponsors: Empeople Credit Union, Per Mar Security Services and RSM US LLP

JA Stock Market Challenge uses a simulated trading environment for high school students to experience the fast-paced thrill of the stock exchange.



KIDS RUN THE SHOW

Kids Run The Show, in partnership with the Quad City Storm, gives 4-6th grade students the unique opportunity to job shadow key roles behind the scenes of a professional hockey game. From announcers to ticketing and promotions, students experience what it takes to bring game day to life while exploring exciting future careers.



JUNIOR ACHIEVEMENT SPECIAL EVENTS

JA BOWL-A-THON

Presenting Sponsor: CBI Bank & Trust
Major Sponsors: GreenState Credit Union,
HNI Corporation, and WHBF



5
BOWLING
ALLEYS



1,120
BOWLERS

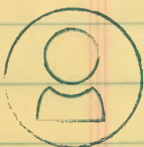


3,883
STUDENTS
SERVED



JA GOLF CLASSICS

Major Sponsors:
HNI Corporation,
KWQC TV-6,
Morgan Stanley and
Per Mar Security Services



280
GOLFERS



2
EVENTS



2,265
STUDENTS
SERVED



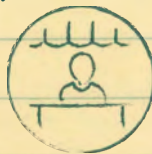
JUNIOR ACHIEVEMENT SPECIAL EVENTS

JA TASTE OF ACHIEVEMENT

Presenting Sponsor:
CBI Bank & Trust



153
ATTENDEES



12
VENDORS

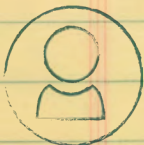


521
STUDENTS
SERVED



QUAD CITIES AREA BUSINESS HALL OF FAME

Presenting Sponsor: Group O
Major Sponsor:
Quad City Bank & Trust



235
ATTENDEES



5
HONOREES



586
STUDENTS
SERVED



JUNIOR ACHIEVEMENT GOVERNING BOARD OF DIRECTORS



Chair
Brian Duffy
Per Mar
Security
Services



Immediate
Past Chair
Nick Kremer
Driven Leads



Vice Chair &
Central Region
Board Chair
Chad Ulrich
CBI Bank & Trust



North Region



Treasurer
Anna Kyer
RSM US LLP



Central Region Board
Vice Chair
Marguerite Tomlin
Wyffels Hybrids



Secretary
Shannon Hunter
Honkamp, P.C.



North Region
Board Chair
Amanda Kennedy
Origin Design



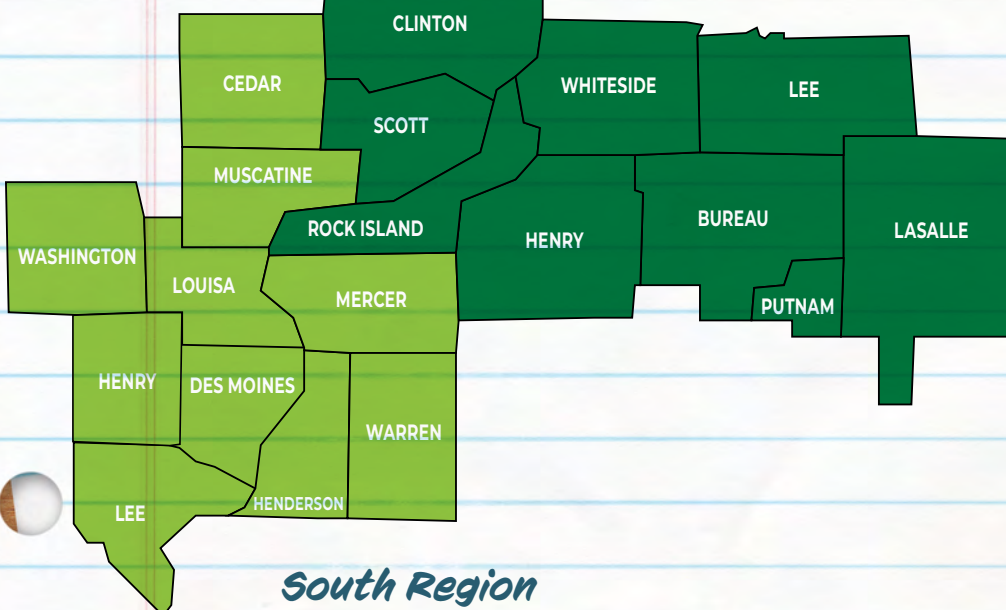
Central Region



North Region Board
Vice Chair
Abby Colvin
John Deere
Dubuque Works



South Region
Board Chair
Kyle Fintel
Grain Processing
Corporation



South Region



South Region Board
Vice Chair
Chris Boar
Community Volunteer

JUNIOR ACHIEVEMENT CENTRAL REGION BOARD



**43,126
STUDENTS**



Vice Chair &
Central Region
Board Chair
Chad Ulrich
CBI Bank & Trust



Central Region
Board Vice Chair
Marguerite Tomlin
wyffels Hybrids

**IOWA COUNTIES: CLINTON AND SCOTT
ILLINOIS COUNTIES: BUREAU, HENRY, LA SALLE, LEE, PUTNAM,
ROCK ISLAND AND WHITESIDE**



**2,022
VOLUNTEERS**

Debbie Anselm
Iowa Newspaper Association

Jeremy Beck
Modern Woodmen of America

Nick Carlton
Driven Leads

Erin Daniel
Nestle Purina Petcare

Brian Duffy
Per Mar Security Services

Erica Ewert
Eastern Iowa
Community College

Brennan Hawley
Morgan Stanley

Mo Hyder
Rhythm City Casino, LLC

Jane Jansen
Encova

Nick Kremer
Driven Leads

Anna Kyer
RSM US LLP

Dale Lienemann
Estes Construction

Matt Majers
Dewitt Bank & Trust Co.

Bob Marriott
Group O, Inc.

Molly Mayfield
Green Flex Financial

Bill Onions
Deloitte LLP

Jeff Reynolds
Deere & Company

Rachel Savage
Moline-Coal Valley
School District

TJ Schneckloth
Davenport Community
School District

Kerry Smith
RiverStone Group, Inc.

Kurt Spurgeon
Lane & Waterman, LLP

Brian Strusz
Pleasant Valley Community
School District

Joe Stutting
North Scott Community
School District

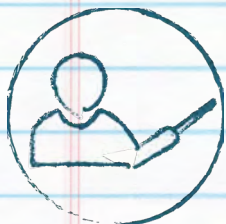
Mike Thoms
City of Rock Island

Cale VanGenderen
Vibrant Credit Union

Tracy Ver Mulm
Per Mar Security Services

Eric Westphall
MidAmerican Energy
Company

Melissa Wood
MercyOne – Eastern Iowa
Region, Clinton



**1,358
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**133
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A.Y. McDonald Mfg. Co.

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Community College

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River City Logistics

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Nelson Klavitter
Community Volunteer

Brian Kuhle
Dubuque Community
School District

Robert Lee
Community Volunteer

Brian McCleary
MidWestOne Bank

Justin Mottet
Alliant Energy

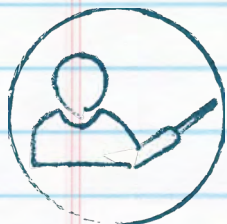
Michael Pennington
Cottingham & Butler

Brock Renbarger
Dupaco Community
Credit Union

Katie Shemak
Dupaco Community
Credit Union

Travis Wills
GreenState Credit Union

David Yeager
John Deere Dubuque Works



**193
EDUCATORS**



JUNIOR ACHIEVEMENT SOUTH REGION BOARD



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South Region
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**584
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HNI Corporation

Alex Lambert
CBI Bank & Trust

Clint Christopher
Muscatine Community
School District

Kelly Miller
Muscatine Power
and Water

Naomi Dewinter
Muscatine
Community College

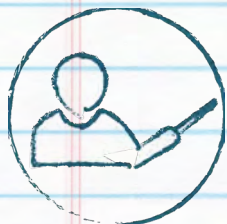
Jim Nepple
Stanley, Lande, & Hunter, P.C.

Bill Harper
Stanley Consultants

Stephanie Phillips
Bayer

Lidi Kieler
HNI Corporation

Teresa Schaper
MidwestOne Bank



**368
EDUCATORS**



FREE ENTERPRISE FOUNDATION AND ENDOWMENT FUND

The Free Enterprise Foundation was established to give our supporters the opportunity to make a lasting impact on future generations. While our education system is constantly changing, one constant remains the same; today's children are our future. Through the work of

Junior Achievement, children are assured an understanding of the opportunities our free enterprise system provides for future success. The Free Enterprise Foundation provide funds to Junior Achievement of the Heartland by offering endowment giving opportunities that sustain JA's core mission programs, increase the organization's capacity to meet changing needs, and support strategic initiatives. Ultimately, the Free Enterprise Foundation is dedicated to ensuring the perpetuity of JA's mission in our communities for generations to come.

GIVING OPTIONS

- Planned
- Deferred
- Bequest in a will or trust
- Beneficiary of a life insurance policy
- Beneficiary designation of a retirement fund
- Tax advantages

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Ted Olt III
Lane & Waterman LLP

Tom Victor
Community Volunteer

Ryan Weber
Alaska Native
Tribal Health Consortium



HERITAGE SOCIETY LEGACY GIVING

A special thank you to the following individuals for their long-term commitment by including JA of the Heartland in their estate planning.

James & Pamela Anderson
Derek & Paula Cockrell
Lance Heuer
Jim* & Carol Horstmann

Gary & Christy Kunz
John & Susan Lawson
Carter* & Kaye LeBeau
Robert & Margaret Lee

Glenn* & Kathleen Medhus
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**Junior
Achievement^a**
of the Heartland

2024-2025 Annual Report

THANK YOU!

Junior Achievement of the Heartland
gratefully acknowledges our 2024-2025
Annual Report production partner,
Silver Oaks Communications,
for the Design and Layout



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