



2023-2024
ANNUAL REPORT



**Junior
Achievement™**
of the Heartland

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Heritage Society

JUNIOR ACHIEVEMENT: EMPOWERING YOUNG PEOPLE TO OWN THEIR ECONOMIC SUCCESS



**Junior
Achievement™**
of the Heartland

hello.heartland@ja.org
heartland.ja.org
ja.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
Phone: 563.845.0545

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

Dear Friends and Supporters,

As we close on another successful year, we are filled with immense gratitude and pride for all that we have accomplished together. Junior Achievement's mission to inspire and prepare young people to succeed in a global economy has never been more critical, and your unwavering support has been the cornerstone of our achievements.


This year, we have reached new milestones and impacted more lives than ever before. Our programs have empowered thousands of students with the skills, knowledge, and confidence to navigate their futures. From financial literacy to career exploration, JA's initiatives have provided essential tools that will serve our young people for a lifetime.

None of this would have been possible without the dedication and generosity of volunteers, donors, educators, and partners. Your commitment to our cause has enabled us to expand our reach and enhance the quality of our programs. I am deeply grateful for your contributions and the trust you place in Junior Achievement.

Junior Achievement is a unique platform that makes a real difference in our communities and for the students we serve. JA offers special skills and creative solutions that tackle some of society's biggest challenges. As we look ahead, we are excited about the opportunities that lie before us. With your continued support, we will reach even greater heights and make a profound difference in the lives of many more young people.

Together, we have built a strong foundation for continued success and growth. Thank you for believing in our mission and for being a vital part of the Junior Achievement family.

Sincerely,
Dougal and Brian



Dougal Nelson
President & CEO
JA of the Heartland



Brian Duffy
JA Governing Board Chair
Per Mar Security Services



91%

of **JA Alumni** said participating in JA motivated them to learn



25% of average Americans **vs.**

69%

of **JA Alumni** in their "Dream Job"



34% of average Americans **vs.**

68%

of **JA Alumni** 18- to 29-year-olds financially independent from parents



64% of average Americans **vs.**

46%

of **JA Alumni** living "paycheck-to-paycheck"



40% of average Americans **vs.**

68%

of **JA Alumni** 18- to 34-year-olds saving for retirement



66% of average Americans **vs.**

74%

of **JA Alumni** living are homeowners



24
Counties
Serviced

68 Years
of Empowering
the Future

Each year, JA of the Heartland typically supports:



52,770

Students



2,180

Learning Experiences



2,390

Individual Volunteers



210

Schools and Youth Organizations



"In Junior Achievement we learned that we have to make choices about what to buy because we can't buy everything we want. We have to save for the things we need, like food, water, and a place to live. Wants are things that are nice to have, like toys and candy. This helped me understand why my parents say no to some things."

Sofia, JA Student



J.A. OF THE HEARTLAND HOSTS FIRST J.A. STOCK MARKET CHALLENGE

Using a simulated trading environment, teams of 3-4 players will experience the fast-paced thrill of the stock exchange. Once the opening bell is rung, the market opens and every 60 seconds is a new trading day! With 60 trading days, each day brings news through "Hot Tips" and "News Releases" from the financial markets, challenging teams to evaluate trends and compete for the attention of floor traders to make trades, buy, and sell shares. Due to the volatile market and the high-energy of the competition, teams will be pushed to the brink. Trading is fast, fun, and furious! The team with the highest ROI at the end of 60 days will be crowned the JA Stock Market Champion! A high school event and a corporate event were held at St. Ambrose University.

J.A. INSPIRE CAREER EXPO EXPANDS TO CLINTON AND MUSCATINE

JA Inspire is a hands-on, 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. More than just a career expo, JA Inspire brings together the business community with local schools and is designed to help middle school students explore their futures: high school, college, and careers beyond. Previously only held in the Quad Cities, JA expanded the event to Clinton and Muscatine in 2024. The events hosted 3,633 students from 32 schools with 106 exhibits.





JUNIOR ACHIEVEMENT CFO RECEIVES TOP NATIONAL AWARD

Mark Taghon was awarded the JA MVP (Model of Values Professional) Award during the recent Junior Achievement USA National Leadership Conference. The national conference was held in Kansas City, Missouri, from Monday to Thursday, July 15-18. The JA MVP Award recognizes individuals who embody the core values of Junior Achievement. The criteria for this prestigious award includes passion for the mission, values, and respect for others, as well as honesty, integrity, commitment to excellence, team orientation and collaboration, customer satisfaction and delight, adaptability, and results orientation.

CAPITAL CAMPAIGN GOAL REACHED FOR JA INSPIRATION CENTER

This facility offers students hands-on, interactive experiences, allowing them to understand the importance of their education and how it contributes to achieving their career goals. Students will work jobs, manage finances, and contribute to their community while learning essential life skills. The center, equipped with state-of-the-art technology and career engagement opportunities, will serve as a unique community resource, hosting 8,000 elementary and middle school students annually from our 24-county service region. Additionally, it offers meeting spaces for broader community use.





30,858

Students



1,085

Volunteers



1,479

Educators

Junior Achievement's unique delivery system provides the training, materials, and support necessary to prepare students for the real world. To address the challenges of the current educational environment, 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.

JA OURSELVES® KINDERGARTEN

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

Introduces students to learning objectives for first-grade social studies, including families, neighborhoods, money, and needs and wants. Through hands-on classroom activities, students also explore the concept of entrepreneurship, specifically the ways in which businesses provide goods, services, and jobs for families.

JA OUR COMMUNITY® 2ND GRADE

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

JA Our City introduces third-grade students to financial literacy, entrepreneurship, and social studies learning objectives. These objectives include personal economics, the importance of economic exchange in a city, and an understanding that entrepreneurs promote a healthy economy within a city. Through engaging activities, students learn about money choices and how the flow of money promotes a city's vitality and health.

JA MORE THAN MONEY® 3-5TH GRADE

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

Introduces students to the intersection of entrepreneurship and upper elementary grades social studies learning objectives. Through hands-on classroom activities, the program provides students with a practical approach to starting a business.

JA OUR NATION® 5TH GRADE

Introduces students to the intersection of work readiness and upper elementary grades social studies learning objectives. Through hands-on classroom activities, the program provides students with practical information about the nation's free market system and how it serves as an economic engine for businesses and careers. The curriculum also introduces the need for entrepreneurial and innovative thinking to meet the requirements of high-growth, high-demand careers and the concept of globalization in business.

JA CAREER SPEAKER SERIES® K-5TH GRADE

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® 4-6TH GRADE

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

PROGRAM REACH



4,252

Students



1,060

Volunteers



141

Educators



JA BIZTOWN SPONSORS



ARCONIC

THE
BECHTEL
TRUSTS

MIDAMERICAN
ENERGY COMPANY.

Quad-City
Times



Science For A Better Life



Modern Woodmen
FRATERNAL FINANCIAL





4,692

Students



104

Volunteers



71

Educators

JA CAREER SPEAKERS SERIES® 6-8TH GRADE

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

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

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

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

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.



JA FINANCE PARK® 7-8TH GRADE

Builds a foundation for making intelligent, lifelong personal-finance decisions. The program includes hands-on in-school activities that culminate in a visit to a JA Finance Park facility or a virtual simulation.

JA FINANCE PARK SPONSORS



IOWA
AMERICAN WATER

PROGRAM REACH



1,023

Students



72

Volunteers



12

Educators



HEARTLAND.JA.ORG/PROGRAMS/

JA ALL ABOUT CARS™ 9-12TH GRADE

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

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

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

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.

JA EXCELLENCE THROUGH ETHICS® 9-12TH GRADE

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

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

JA FINANCE PARK® ADVANCED 9-12TH GRADE

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. 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.

JA LAUNCH LESSON® 9-12TH GRADE

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

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

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

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.



1,553

Students



54

Volunteers



37

Educators

JA BUSINESS COMMUNICATIONS®

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®

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™

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

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

JA FINANCIAL CAPABILITY® 2

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

JA FINANCIAL LITERACY®

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.



HEARTLAND.JA.ORG/PROGRAMS/

JA INTRODUCTION TO BUSINESS & TECHNOLOGY® 1

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

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

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

JA MARKETING PRINCIPLES® 2

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

“A simple question to ask – if not JA, who?”

JA provides great opportunities for our kids. We need to continue to support and nurture JA programs.”

Dr. Jay Morrow
United Township
High School District



DRS. DAVID & AGNES PALMER JA TITAN COMPETITION

MAJOR SPONSORS:

Vickie Anne Palmer, Cottingham & Butler and I.H. Mississippi Valley Credit Union

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.



127
Student
Participants



15
Schools



3
Events

JA INSPIRE® CAREER EXPO

MAJOR SPONSORS:

ADM, Arconic, GreenState Credit Union, HNI, John Deere and SSAB

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.



3,633
Students



32
Schools



106
Local
Businesses

JA STOCK MARKET CHALLENGE

MAJOR SPONSORS:

RSM US LLP and Per Mar Security Services

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



105
Students



15
Schools



1
Event

JA BOWL-A-THON

MAJOR SPONSORS:

GreenState Credit Union,
HNI Corporation,
Necker's Jewelers
and WHBF



1,200

Bowlers



9

Bowling Alleys



4,409

Students Served

JA GOLF CLASSICS

MAJOR SPONSORS:

BITCO, HNI Corporation,
Iowa American Water,
KWQC TV-6, and
Per Mar Security Services



275

Golfers



2

Events



2,122

Students Served

JA TASTE OF ACHIEVEMENT

MAJOR SPONSOR:
CBI Bank & Trust



99

Attendees



9

Vendors



403

Students Served

JUNIOR ACHEIVEMENT BUSINESS HALL OF FAME

MAJOR SPONSOR:
U.S. Bank, N.A.



219

Attendees



1

Event



775

Students Served



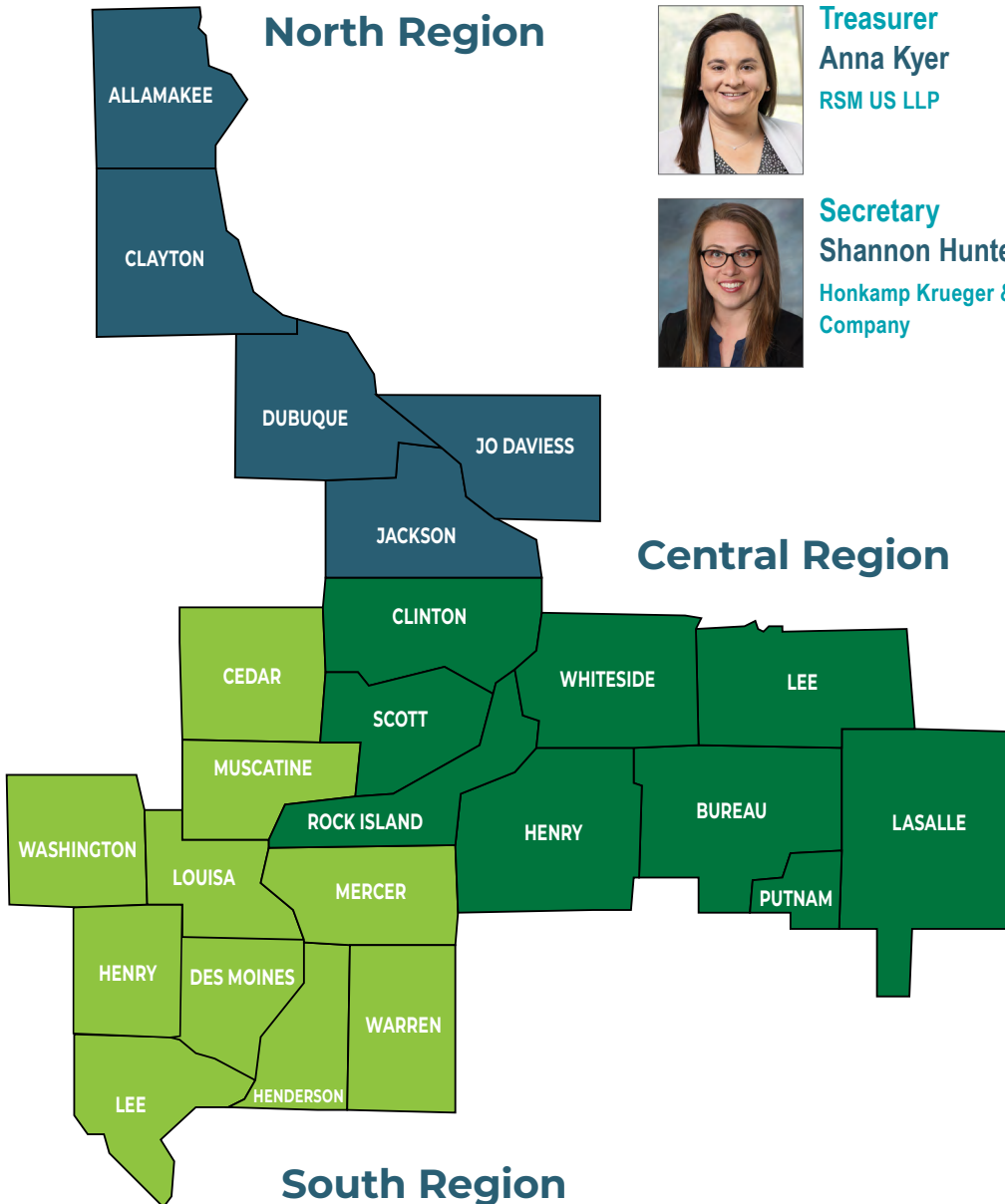
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Brian Duffy
Per Mar
Security Services



Immediate Past Chair
Nick Kremer
Driven Leads



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



Treasurer
Anna Kyer
RSM US LLP



Secretary
Shannon Hunter
Honkamp Krueger & Company



Central Region Board Vice Chair
Marguerite Tomlin
Arconic



North Region Board Chair
Michael Pennington
Cottingham & Butler



North Region Board Vice Chair
Amanda Kennedy
Origin Design



South Region Board Chair
Kyle Fintel
Kent Corporation



South Region Board Vice Chair
Chris Boar
Community Volunteer



40,967

Students



1,836

Volunteers



1,232

Educators



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



Central Region Board Vice Chair
Marguerite Tomlin
Arconic

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

Debbie Anselm
Iowa Newspaper Association

Jeremy Beck
Modern Woodmen of America

Nick Carlton
Driven Leads

Erin Daniel
Nestlé Purina Petcare

Brian Duffy
Per Mar Security Services

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 Maiers
DeWitt Bank & Trust Co.

Bob Marriott
Group O, Inc.

Molly Mayfield
Green Flex Financial

Bill Onions
Deloitte LLP

Matt Rebro
Russell

Jeff Reynolds
Deere & Company

Rachel Savage
Moline-Coal Valley School District

TJ Schneckloth
Davenport Community School District

Kerry Smith
Community Volunteer

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

Rob Tucker
Modern Woodmen of America

Cale VanGenderen
Vibrant Credit Union

Eric Westphall
MidAmerican Energy Company

Melissa Wood
MercyOne – Eastern Iowa Region, Clinton



3,982

Students



North Region Board Chair
Michael Pennington
Cottingham & Butler



North Region Board Vice Chair
Amanda Kennedy
Origin Design

IOWA COUNTIES: ALLAMAKEE, CLAYTON, DUBUQUE AND JACKSON
ILLINOIS COUNTY: JO DAVIESS



121

Volunteers

Patrick Arnold
A.Y. McDonald Mfg. Co.

Nicole Girot
Empower

Jill Mitchell
Cottingham & Butler

Kerry Azbell
RSM US LLP

Ted Huinker
Fuerste, Carew, Juergens & Sudmeier P.C.

Justin Mottet
Alliant Energy

Ken Brown
Northeast Iowa Community College

Shannon Hunter
Honkamp, P.C.

Brock Renbarger
Dupaco Community Credit Union

Dr. Dan Butler
Western Dubuque Community School District

Paul Kalb
Conlon Construction

Katie Shemak
Dupaco Community Credit Union

Abby Colvin
John Deere
Dubuque Works

Andrew Katrichis
U.S. Bank, N.A.

Travis Wills
GreenState Credit Union

Scott Dalsing
Premier Bank

Nelson Klavitter
Community Volunteer

Judy Wolf
Community Volunteer

Kevin Finke
Dubuque Bank & Trust

Brian Kuhle
Dubuque Community School District

Fred Fischer
Community Volunteer

Robert Lee
Community Volunteer

Kristi Foxen
U.S. Bank, N.A.

Chris Maiers
Dupaco Community Credit Union



194

Educators



7,822

Students



South Region Board Chair
Kyle Fintel
Kent Corporation



South Region Board Vice Chair
Chris Boar
Community Volunteer

IOWA COUNTIES: CEDAR, DES MOINES, HENRY, LEE, LOUISA, MUSCATINE, AND WASHINGTON

ILLINOIS COUNTIES: HENDERSON, MERCER AND WARREN



452

Volunteers

Melissa Budea
HNI Corporation

Kelly Miller
Muscatine Power and Water

Clint Christopher
Muscatine Community School District

Jim Nepple
Nepple Law PLC

Bill Harper
Stanley Consultants

Teresa Schaper
First National Bank of Muscatine

Lidi Kieler
HNI Corporation

Matt Schweizer
Hy-Vee

Alex Lambert
CBI Bank & Trust



306

Educators

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

FREE ENTERPRISE FOUNDATION BOARD OF DIRECTORS

Chair
Sheila Volrath
Morgan Stanley

Vice Chair
Jim Watson
Hanson Watson Associates

Lance Heuer
Community Volunteer

Dougal Nelson
JA of the Heartland

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

Dougal & Pam Nelson

Mike & Carol* Plunkett

*deceased

STATEMENT OF IMPACT

THANK YOU!

Junior Achievement of the Heartland

gratefully acknowledges our 2023-2024
Annual Report production partner,

Silver Oaks Communications,
for the Design and Layout



**Junior
Achievement[®]**
of the Heartland