

2021-2022 Annual Report

Letter From Leadership

JA Results

JA Learning Experiences

JA Special Programs and Events

JA Region Boards

Free Enterprise Foundation



Dear Friends:

What will we do next? We must all ask ourselves this question. At Junior Achievement of the Heartland, the answer is that we are persistently innovating and working to be the best resource and solution provider for everyone in our community; including our business and education partners and the future of our region's workforce – the youth we serve.

JA continues to be a vital addition to our school's curriculum. Our educational opportunities are a proven gateway to economic mobility. We are preparing the next generation of employees and engaged citizens who will lead, innovate, and strengthen our communities.

Every day, I am reminded of the crucial role that our volunteers, donors, educators, and business leaders play in advancing Junior Achievement's mission of ensuring that every young person thrives in the rapidly evolving global economy. For that I say THANK YOU! Our young people say THANK YOU! The future of the heartland that we all love thanks you!

If you haven't joined us in our mission of inspiring and preparing our next generation of leaders, I leave you with one important question...what are YOU doing next?

Please explore our annual report to witness the positive difference you have made in the lives of our students.

Sincerely,



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[content/uploads/2021/10/Dougal_Website-01.png](https://149747412.v2.pressablecdn.com/wp-content/uploads/2021/10/Dougal_Website-01.png))

A handwritten signature in black ink, appearing to read "Dougal Nelson".

Dougal Nelson

President & CEO

JA of the Heartland



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[content/uploads/2020/09/Nick-Kremer-01.png](https://149747412.v2.pressablecdn.com/wp-content/uploads/2020/09/Nick-Kremer-01.png))

A handwritten signature in black ink, appearing to read "Nick Kremer".

Nick Kremer

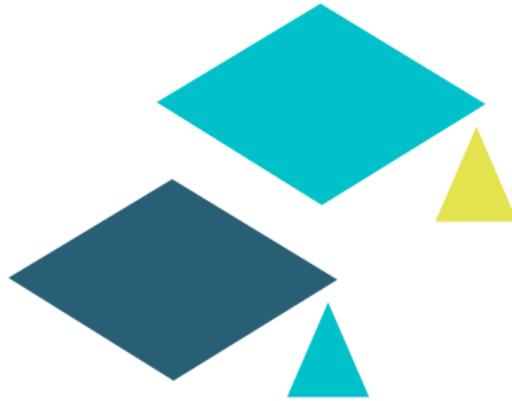
President, Driven Leads

JA of the Heartland Governing Board Chair



JA Results

JA Alumni Survey Results



91%

of JA Alumni said participating in JA motivated them to learn



69%

of JA Alumni working in their "Dream Job" vs. 25% of average Americans



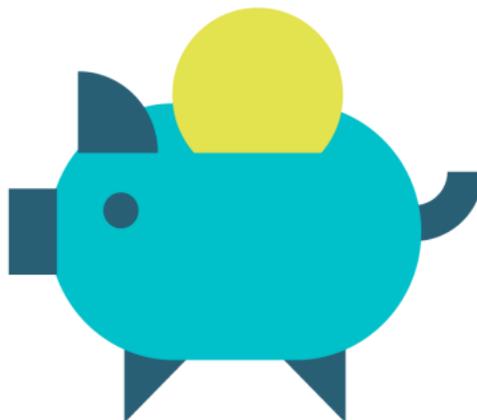
68%

of JA Alumni 18- to 29-year-olds financially independent from parents vs. 34% of average Americans



46%

of JA Alumni living "paycheck-to-paycheck" vs. 64% of average Americans



68%

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



74%

of JA Alumni are homeowners vs. 66% of average Americans

JA Statistics

3 Pillars

- Financial Literacy
- Work Readiness
- Entrepreneurship

24

Counties Served

66

Years of Empowering the Future

Each year, JA of the Heartland typically supports



50,000

Students Reached



1,050

Individual Volunteers



1,600

Classrooms



184

Schools & Youth Organizations



“

Junior Achievement allows students the opportunity to begin to understand what goes on in the 'real world' outside of the classroom. It begins to prepare them for the next step and to think with more of a business type mindset. It gives us, as volunteer teachers, an opportunity to share our experiences and knowledge with these amazing kids in order to help them discover for themselves what interests that they have and what career path they may want to take in the future. Being a volunteer teacher is a very rewarding experience and I would highly encourage anyone who likes to positively influence our youth to do so as well.

Brent Scogland, Ruhl&Ruhl Realtors

Year in Review



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[content/uploads/2022/07/Dougal-and-Jack-1.jpg](https://149747412.v2.pressablecdn.com/wp-content/uploads/2022/07/Dougal-and-Jack-1.jpg))

Dougal Nelson Awarded 2022 Karl Flemke Pioneer Achievement Award

Jack Kosakowski, President & CEO of Junior Achievement USA announced Thursday, July 14 at the Junior Achievement National Leadership Conference that Dougal Nelson, President & CEO, is the recipient of the 2022 Karl Flemke Pioneer Achievement Award.

This award recognizes significant achievements and contributions of a first-time Junior Achievement USA Area President with not less than two and not more than six years of service in their current position. The Karl Flemke Pioneer Achievement Award was developed and is presented by the JA Pioneers (JASAN).

LEARN MORE

(<https://jaheartland.org/dougal-nelson-junior-achievement-of-the-heartland-president-ceo-awarded-2022-karl-flemke-pioneer-achievement-award/>)



([https://149747412.v2.pressablecdn.com/wp-](https://149747412.v2.pressablecdn.com/wp-content/uploads/2022/10/Five-Star-Award.png)

[content/uploads/2022/10/Five-Star-Award.png](https://149747412.v2.pressablecdn.com/wp-content/uploads/2022/10/Five-Star-Award.png))

JA of the Heartland Receives Five Star Award

Junior Achievement of the Heartland has been awarded one of Junior Achievement USA®'s highest honors: The Five Star Award. The purpose of the Star Award is to recognize staff and boards of JA Areas that meet Junior Achievement's national standards in operational efficiency and through the strong representation of the JA brand. Recipients must demonstrate growth in student impact and superior fiscal performance.

LEARN MORE

(<https://jaheartland.org/dougal-nelson-junior-achievement-of-the-heartland-president-ceo-awarded-2022-karl-flemke-pioneer-achievement-award/>)



JA BizTown®

Summer Camp

(<https://149747412.v2.pressablecdn.com/wp-content/uploads/2022/03/New-Summer-Camp-01.jpg>)

Junior Achievement hosted the first ever JA BizTown® Summer Camp

This indoor day camp for 10-12-year-olds was designed to educate and enhance the camper's financial literacy learning while infusing entrepreneurship, work & career readiness, teamwork, marketing, philanthropy and public speaking.

Throughout the week campers heard from guest speakers about how to run a city, learned how to set up a bank account and the importance of banks, collaborated with others to run a business and prepared a Shark Tank Style business proposal to local business leaders.

LEARN MORE

(<https://jaheartland.org/events/ja-biztown-summer-camp/>)



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[content/uploads/2022/10/Untitled-design-1.png](https://149747412.v2.pressablecdn.com/wp-content/uploads/2022/10/Untitled-design-1.png))

JA in a Day launched in 61 classrooms

During the 2021-2022 school year, 45 second grade classrooms participated in JA in a Day throughout one school district and 16 classrooms in another school participated.

JA in a Day uses the same programs as the traditional method, but it is condensed into a single day for an experience for students. Volunteers were at the school for about 4.5-5 hours teaching all five JA lessons back to back. It was an intense, but fun-filled day that included short breaks, recess and lunch for the students.

Junior Achievement: Where Dreams Take Flight



JA LEARNING EXPERIENCES
OVERVIEW

ELEMENTARY (KINDERGARTEN - SIXTH GRADE)



23,377

Students



846

Volunteers



1,122

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.

KINDERGARTEN

JA OURSELVES®

introduces kindergarten 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.

FIRST GRADE

JA OUR FAMILIES®

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.

SECOND GRADE

JA OUR COMMUNITY® 2.0

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.

THIRD GRADE

JA OUR CITY®

featuring Cha-Ching™ introduces students to financial literacy and learning objectives for social studies, including how people manage their money and the importance of economic exchange within a city.

FOURTH GRADE

JA OUR REGION®

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.

FIFTH GRADE

JA OUR NATION®

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.

THIRD - FIFTH GRADE

JA MORE THAN MONEY®

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.

K - FIFTH GRADE

JA CAREER SPEAKERS SERIES®

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.

FOURTH - SIXTH GRADE

JA BIZTOWN®

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 in-class learning with a day long visit to an interactive, simulated community.

The JA BizTown learning experience can be enhanced using a new virtual extension of the program, JA BizTown Adventures™.

Program Reach



4,452

Students



81

Educators



65

Schools

JA BizTown Sponsors



ARCONIC

Innovation, engineered.



Science For A Better Life

**THE
BECHTEL
TRUSTS**

Dr. U.R. and Mrs. Nirmala Alla



MIDDLE GRADES (SIXTH - EIGHTH GRADE)



3,211

Students



88

Volunteers



61

Educators

JA CAREER SPEAKERS SERIES®

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 BLENDED®

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®

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®

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 GLOBAL MARKETPLACE®

introduces middle school students to the global marketplace and the ways in which countries buy and sell from each other. Through completion of this program, students will gain an understanding of producers and consumers in the interconnected global market. They will analyze the similarities and differences among countries and the effects of free enterprise.

JA IT'S MY JOB (SOFT SKILLS)®

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 IT'S MY BUSINESS®

provides middle school students an opportunity to learn how to turn an idea into a business. The program introduces students to the process of design thinking as a problem-solving process and provides an authentic entrepreneurial experience for students with each session building toward a product-pitch competition.

SEVENTH & EIGHTH GRADE

JA FINANCE PARK®

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.

Program Reach



616

Students



10

Educators



8

Schools

JA Finance Park Sponsors

**THE
BECHTEL
TRUSTS**





Program Reach



818

Students



28

Volunteers



31

Educators

HIGH SCHOOL (NINTH - TWELFTH GRADE)

JA ALL ABOUT CARS®

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®

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 SPEAKER SERIES®

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®

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®

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

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

JA FINANCE PARK ADVANCED®

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®

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

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®

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®

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.

SEMESTER-LONG COURSES

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.

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.



“

It's exciting to be part of an organization that puts such a high emphasis on academic outreach to students across our community. JA continually strives to keep spreading that reach in as many ways as possible. The curriculum provided to volunteers for classroom use is so well thought out and relevant to each grade level. When you see students hands shoot up when you ask a question or feel the energy and engagement during your session – you know you're making an impact and providing them with critical thinking strategies and tools to help make them successful adults and entrepreneurs.

Amanda Kennedy, Origin Design

JUNIOR ACHIEVEMENT

SPECIAL PROGRAMS

Junior Achievement Titan Competition

mer and I.H. Mississippi Valley Credit Union

apply their business knowledge by competing online in a fictional industry. While simulating business quarters, students make decisions to determine the success or failure of their virtual company.

Participants get to put their skills and knowledge gained from JA Titan to the test by competing in the Drs. David & Agnes Palmer JA Titan competition during secondary education.



112

Student Participants



15
Schools



4
Events

Manufacturing Expo

g Careers Expo is



151
Students



7
Schools



6
Trades

JUNIOR ACHIEVEMENT

SPECIAL EVENTS

Junior Achievement's signature events raise money to support our programs, as well as raise awareness about our mission.



1

Event



9

Vendors



1,310
Attendees



3,085
Students Served



10
Events

1, IMEG Corp., Iowa American Water, and Vibrant Credit Union



272
Golfers



2

Golf Courses



6,200

Students Served

ess Hall of Fames



235

Attendees



1

Event

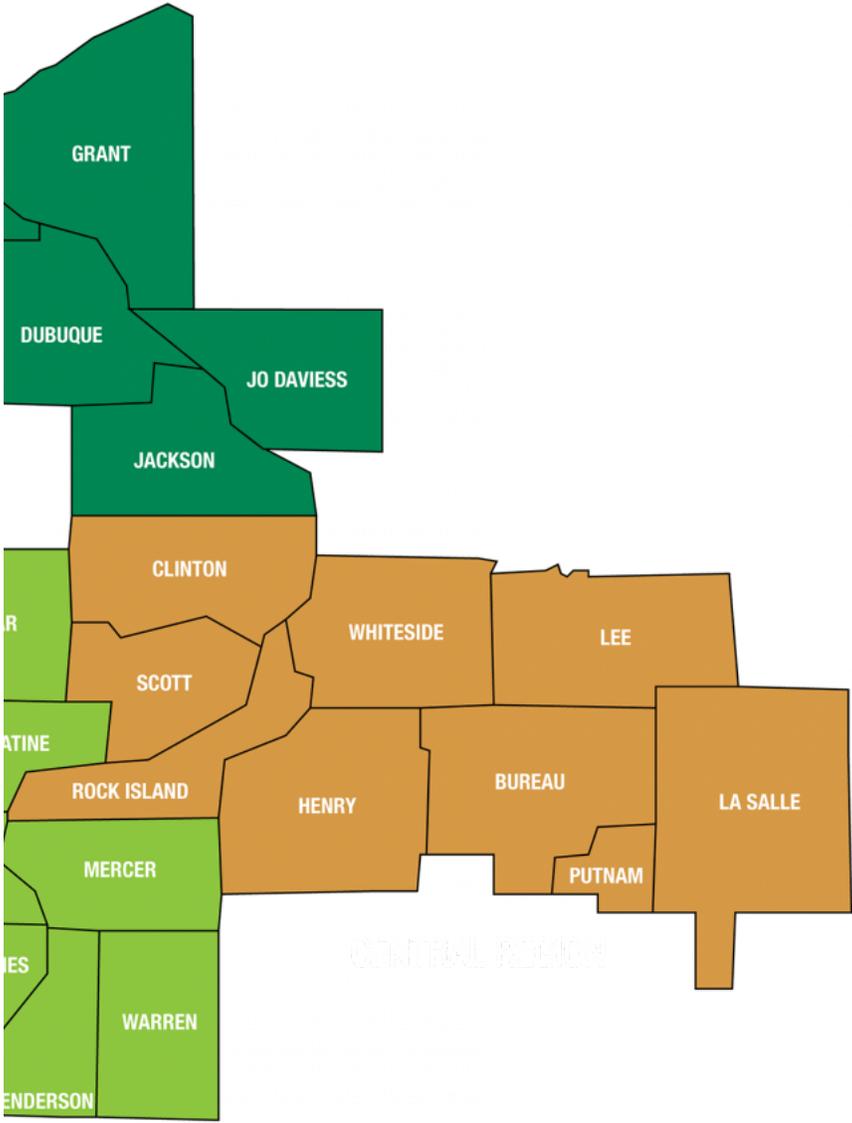


731

Students Served

GOVERNING BOARD
OF DIRECTORS

NORTH REGION



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CENTRAL REGION

SOUTH REGION



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Chair

Nick Kremer

Driven Leads



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Immediate Past Chair

Ryan Weber

RSM US LLP



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Vice Chair

Chris Maiers

Dupaco Community Credit Union



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Treasurer

Chad Ulrich

First Central State Bank



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Secretary/North Region Board Chair

Shannon Hunter

Honkamp Krueger & Company



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Central Region Board Chair

Brian Duffy

Per Mar Security Services



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North Region Board Vice Chair

Michael Pennington

Cottingham & Butler



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South Region Board Chair

Bob Howard

CBI Bank & Trust

CENTRAL REGION

BOARD



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Chair

Brian Duffy

Per Mar Security Services

Lee, Putnam, Rock Island, and Whiteside



23,290

Students



795

Volunteers



931

Educators

Debbie Anselm

Quad-City Times

Beverly Barber

Community Volunteer

Cindy Barnett

Arconic

Karen Bonis

U.S. Bank N.A.

Christy Gause

IMEG Corp.

Becky Hansen

Ascentra Credit Union

Brennan Hawley

Morgan Stanley

Mo Hyder

Rhythm City Casino, LLC

Jane Jansen

Encova

Anna Kyer

RSM US LLP

Reginald L. Lawrence II

Rock Island-Milan School District

Matt Maiers

DeWitt Bank & Trust Co.

Bob Marriott

Group O, Inc.

Bill Onions

Deloitte LLP

Matt Rebro

Russell Construction Company, Inc.

Jeff Reynolds

Deere & Company

Rachel Savage

Moline-Coal Valley School District

Kerry Smith

ChalkBites, 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

Rob Tucker

Modern Woodmen of America

Chad Ulrich

First Central State Bank

Cale VanGenderen

Vibrant Credit Union

Ryan Weber

RSM US LLP

Eric Westphall

MidAmerican Energy Company

NORTH REGION

BOARD



(https://149747412.v2.pressablecdn.com/wp-content/uploads/2021/10/Hunter_Shannon_2018-min.jpg)

Chair

Shannon Hunter

Honkamp Krueger & Company



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Vice Chair

Michael Pennington

Cottingham & Butler

ique, and Jackson



2,701

Students



90

Volunteers



119

Educators

Patrick Arnold

A.Y. McDonald Manufacturing Company

Kerry Azbell

RSM US LLP

Ken Brown

Northeast Iowa Community College

Rick Colpitts

Western Dubuque Community School District

Scott Dalsing

Premier Bank

Kevin Finke

Dubuque Bank & Trust

Kristi Foxen

U.S. Bank N.A.

Nicole Girot

Empower

Ted Huinker

Fuerste, Carew, Juergens & Sudmeier P.C.

Paul Kalb

Conlon Construction

Andrew Katrichis

U.S. Bank N.A.

Nelson Klavitter

Community Volunteer

Shannon Kloft

Dupaco Community Credit Union

Robert Lee

Andersen E-Series

Chris Maiers

Dupaco Community Credit Union

Justin Mottet

Alliant Energy

Scott Oppelt

John Deere Dubuque Works

Brock Renbarger

MidWestOne Bank

Lisa Sabers

Kendall Hunt Publishing

David Swisher

Benchmark Capital Group LTD

Travis Wills

GreenState Credit Union

Judy Wolf

Community Volunteer

SOUTH REGION

BOARD



(<https://149747412.v2.pressablecdn.com/wp-content/uploads/2021/10/Bob-Howard-min.jpg>)

Chair

Bob Howard

CBI Bank & Trust

I Warren

ouisiana, Muscatine, and Washington



6,447

Students



233

Volunteers



248

Educators

Kyle Fintel

Kent Corporation

Tracy McGinnis

CBI Bank & Trust

Sherry Miller

Bridgestone Commercial Solutions Group

Jim Nepple

Nepple Law PLC

Mark Post

Carver Pump Company

Teresa Schaper

First National Bank of Muscatine

Kim Swift

HNI – Stanley M. Howe Technology Center

Free Enterprise Foundation

An 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

Free Enterprise Foundation Board of Directors

Sheila Volrath

Chair

Morgan Stanley

Jim Watson

Vice Chair

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

RSM US LLP

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 & Sharon 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 ACTIVITIES

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