



2022-2023 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

find us on:



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

JA BizTown® and
JA Finance Park®
116 W. Second Street
Davenport, IA 52801
Phone: 563.884.4438

DEAR FRIENDS:

It is with great pleasure and a sense of accomplishment that we present to you the 2022-2023 Junior Achievement of the Heartland Annual Report. As we reflect on the past year's accomplishments, challenges, and progress, we are filled with gratitude for your unwavering support and dedication to our mission.

One of the great things about being a champion for JA is that it is an organization committed to a purpose – to inspire and prepare young people for success. By helping students make the connection between what they learn in school and life outside the classroom, JA empowers them to achieve their potential as adults. For many young people, JA is a life-changing experience, and as JA supporters, we have the opportunity to be part of those students' journeys.

At Junior Achievement, we firmly believe in the potential of every young mind. Our programs empower students to develop essential skills, ignite their entrepreneurial spirit, and build a strong foundation for a successful future. As we navigate an ever-changing landscape, your dedication to fostering financial literacy, work and career readiness, and entrepreneurship education is instrumental in shaping the next generation of leaders and change-makers.

Thank you for your generosity, dedication, and belief in the potential of young minds. As we move forward, let us continue to collaborate, innovate, and inspire, ensuring that every student we reach has the opportunity to achieve their dreams.

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

Sincerely,
Dougal and Nick



Dougal Nelson
President & CEO
JA of the Heartland



Nick Kremer
JA Governing Board Chair
Driven Leads





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 are homeowners



3 PILLARS

- Financial Literacy
- Work Readiness
- Entrepreneurship

24
Counties Served

67
Years of Empowering the Future

Each year, JA of the Heartland typically supports:



46,500

Students



1,900

Learning Experiences



2,240

Individual Volunteers



220

Schools



"Junior Achievement has been a wonderful opportunity for our students. They have learned what it means to dress, act, and behave in a professional manner through this program. The students were able to work with mentors from our community, and the knowledge that was passed on to them from these professionals will also be a big benefit as they finish their education and move on to the next stage in their life. All in all, this was a great experience for everyone involved!"

Ben Gast, Wilton Community Schools



JA OF THE HEARTLAND HOSTS FIRST JA INSPIRE® CAREER EXPO

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's first event hosted 2,360 students from 16 schools with 51 interactive exhibits.

JERSEY MIKE'S SUBS FOUNDER/CEO, PETER CANCRO VISITS QUAD CITIES AND COMPANY RAISES NEARLY \$200,000 FOR JA

Throughout the month of March the Jersey Mike's team collected donations for Junior Achievement of the Heartland. On March 29, Day of Giving, 100% of their sales were also donated to JA. Jersey Mike's Founder/CEO, Peter Cancro, made the trip to the Quad Cities to visit the local stores on Day of Giving. The final amount raised for JA was \$196,051.69.





HIGH SCHOOL HEROES

The Moline-Coal Valley School District implemented the “Grow Your Own” high school program, capturing the interest of potential teachers. The purpose of the program is to give high school students interested in a teaching career an understanding of the profession. Students in the “Grow Your Own” program have collaborated with Junior Achievement’s High School Heroes program to get hands-on experience of teaching in the classroom. During the course, students will gain knowledge of various learning styles and essential components of child and adolescent development that impact education.

CAPITAL CAMPAIGN

This past year JA kicked off the Capital Campaign to create the new JA Inspiration Center. This new facility will offer hands-on interactive learning experiences for 4th – 6th grade students to apply classroom economic and career concepts in a real-life setting through JA BizTown and JA Finance Park simulations.

In partnership with Vibrant Credit Union, we will convert 13,000 square feet of a former big box store in Moline to serve as the new JA Inspiration Center. The only place in the community where they can practice the real-life skills that they will need as an adult. Students will work a job, manage their finances, and contribute to their community, all while learning about various career options.

Scheduled to begin operations in October 2024, the new facility will increase our capacity by 30%



and will feature state-of-the-art technology, hands-on career engagement opportunities, and meeting space for use by the broader community. Here, we will host 8,000 elementary and middle school students each year, drawn from across our 24-county service region.



29,018

Students



1,080

Individual
Volunteers



1,405

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

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.

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



JA BIZTOWN SPONSORS





5,101

Students



150

Individual
Volunteers



75

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 BLENDED® 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 GLOBAL MARKETPLACE® 6-8TH GRADE

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)® 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 IT'S MY BUSINESS® 6-8TH GRADE

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.

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

**THE
BECHTEL
TRUSTS**



PROGRAM REACH



834

Students



13

Educators



13

Schools



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.



1,190

Students



50

Individual
Volunteers



28

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.

“Junior Achievement prepares young people to succeed in real life and Bayer Muscatine is very happy to be able to help in their mission. Bayer not only has volunteers that work with students in schools, but we also provide an Ag learning experience at JA BizTown. It gives Bayer an opportunity to have the students think about careers in Ag, beside just being farmers, such as careers in science, clothing and medicine. It is a great pleasure to work with Junior Achievement in helping give students the chance to learn and better prepare themselves for the real world, which will impact their future and communities.”

Chris Boar, Bayer



DRS. DAVID & AGNES PALMER JA TITAN COMPETITION

MAJOR SPONSORS:

Vickie Anne Palmer 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.



125
Student
Participants



16
Schools



5
Events

JA INSPIRE® CAREER EXPO

MAJOR SPONSORS:

Arconic, GreenState Credit Union,
and John Deere

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.



2,360
Students



16
Schools



51
Local
Businesses

JA BIZTOWN® SUMMER CAMP



50
Students



4
Days



JA BOWL-A-THON

MAJOR SPONSORS:

HNI Corporation, Necker's Jewelers, Quad Cities Regional Business Journal, and WHBF



1,375

Bowlers



8

Bowling Alleys



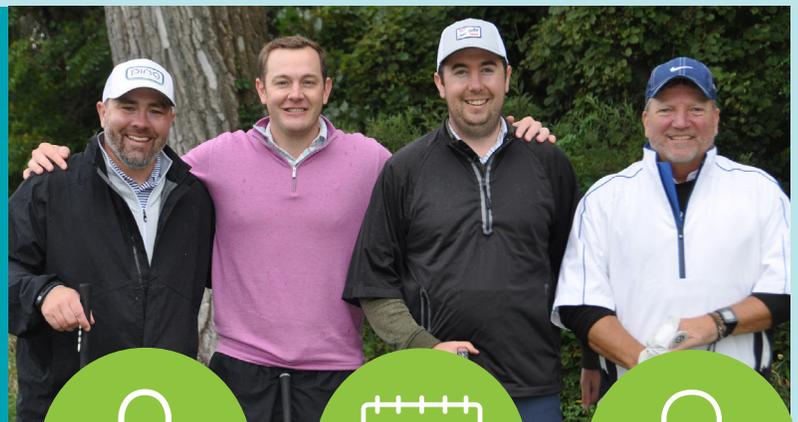
4,001

Students Served

JA GOLF CLASSICS

MAJOR SPONSORS:

HNI Corporation, IMEG Corp., Iowa American Water, KWQC TV-6, and Vibrant Credit Union



286

Golfers



2

Events



3,494

Students Served

JA TASTE OF ACHIEVEMENT

MAJOR SPONSORS:
CBI Bank & Trust and SSAB



100

Attendees



8

Vendors



379

Students Served

QUAD CITIES AREA BUSINESS HALL OF FAME

MAJOR SPONSORS:
Quad City Bank & Trust,
Raymond James, and
TAG Communications/dphilms



281

Golfers



1

Event



1,707

Students Served



Chair
Nick Kremer
Driven Leads



Immediate Past Chair
Ryan Weber
RSM US LLP



Vice Chair
Chris Maiers
Dupaco Community Credit Union



North Region



Treasurer
Chad Ulrich
First Central State Bank



Central Region Board Chair
Brian Duffy
Per Mar Security Services



Secretary
Shannon Hunter
Honkamp Krueger & Company

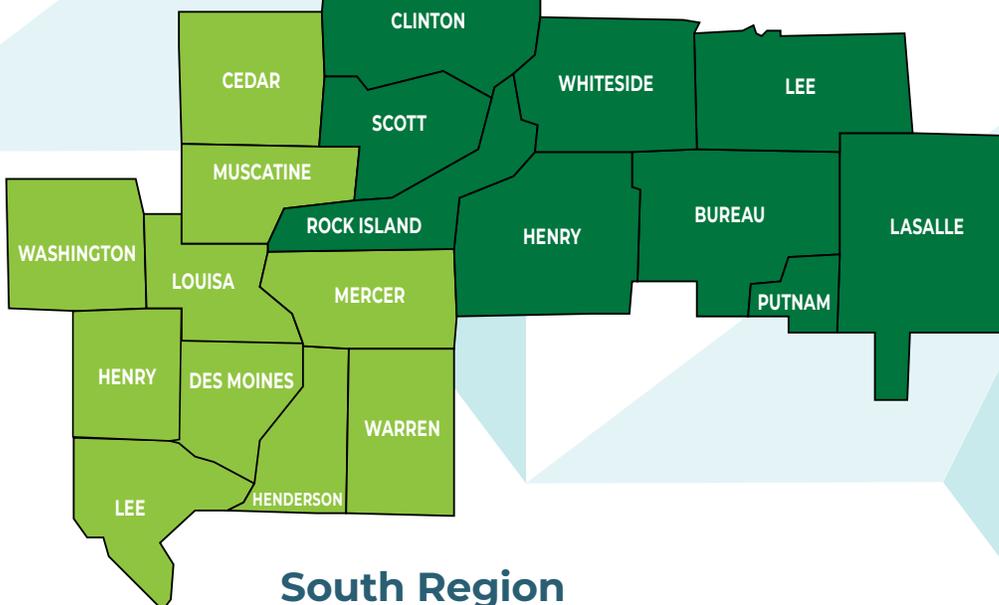


North Region Board Chair
Michael Pennington
Cottingham & Butler

Central Region



South Region Board Chair
Bob Howard
CBI Bank & Trust



South Region



29,048

Students



Chair
Brian Duffy
Per Mar
Security Services

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



1,670

Individual
Volunteers



1,134

Educators

Debbie Anselm
Quad-City Times

Erin Daniel
Nestlé Purina Petcare

Brennan Hawley
Morgan Stanley

Mo Hyder
Rhythm City Casino, LLC

Nick Kremer
Driven Leads

Anna Kyer
RSM US LLP

Matt Maiers
DeWitt Bank & Trust Co.

Bob Marriott
Group O, Inc.

Molly Mayfield
GreenFlex Financial

Bill Onions
Deloitte LLP

Matt Rebro
Russell Construction
Company, Inc.

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

Marguerite Tomlin
Arconic

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



4,040

Students



Chair
Michael Pennington
Cottingham & Butler

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



195

Individual
Volunteers



135

Educators

Patrick Arnold
A.Y. McDonald
Manufacturing Company

Kerry Azbell
RSM US LLP

Ken Brown
Northeast Iowa
Community College

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.

Shannon Hunter
Honkamp Krueger & Company

Paul Kalb
Conlon Construction

Andrew Katrichis
U.S. Bank N.A.

Amanda Kennedy
Origin Design

Nelson Klavitter
Community Volunteer

Brian Kuhle
Dubuque Community
School District

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

Katie Shemak
Dupaco Community
Credit Union

Travis Wills
GreenState Credit Union

Judy Wolf
Community Volunteer



11,671

Students



Chair
Bob Howard
CBI Bank & Trust

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

ILLINOIS COUNTIES: HENDERSON, MERCER AND WARREN



680

Individual
Volunteers

Kyle Fintel
Kent Corporation

Tracy McGinnis
CBI Bank & Trust

Sherry Miller
Bridgestone Commercial
Solutions Group

Jim Nepple
Nepple Law PLC

Teresa Schaper
First National Bank of Muscatine

Kim Swift
HNI – Stanley M. Howe
Technology Center



428

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
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 Heuer

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

[CLICK HERE TO VIEW
JUNE 30, 2023](#)

THANK YOU!

Junior Achievement of the Heartland gratefully acknowledges our 2022-2023 Annual Report production partner:

DESIGN AND LAYOUT



SILVER OAKS®