

2014-2015

Annual Report



**Junior
Achievement[®]**
of New Jersey

Empowering Young People to Own Their Economic Success[™]

Printing donated by
New Jersey Manufacturers Insurance Company (NJM)

Cover photo: (Center) Peter Coccoziello, Sr., President & CEO of Advance Realty, hosted the new to New Jersey JA BizTown® simulation at their New Jersey Center of Excellence in Bridgewater. Over 3,000 5th and 6th grade children, their educators, and 500+ JA recruited and trained corporate and community volunteers visited the Center and JA BizTown during the 2013-14 and 2014-15 school years.

Photographed with Mr. Coccoziello is a student from Union County TEAMS Charter School, Plainfield, and her teacher, Mrs. Kanika Devonish. To learn more about this free standards-based resource that teaches kids work readiness and life skills through experiential learning, see page 8.

Leadership Message

Dear Friends,

Thank you for taking time to review our Annual Report, which is filled with exciting news about the great work Junior Achievement of New Jersey (JANJ) accomplished this past school year.

JANJ is passionate about bringing together the education and business communities to inspire and prepare youth to own their economic success. At a time when employers are deeply concerned about the deficit of foundational workplace skills in the emerging workforce, JA's programs connect students to meaningful, life-changing learning opportunities which help them build the necessary skills to improve their employability, and prepare them to be competitive in the 21st century global marketplace.

We firmly believe it is our responsibility to ensure our youth are given the resources and support they need to become our next generation of leaders. JA is committed to bridging the gap between education and business by introducing students to thousands of dedicated corporate and community volunteers who share their time and talent as mentors statewide. We are profoundly grateful for our volunteer role models, and for the hundreds of Business-Education partnerships that allow us to remain a no-cost educational resource to our State's schools.

This past school year, our volunteer network of more than 4,000 impacted 57,502 New Jersey K-12 students statewide. Students served as Ambassadors and High School Heroes, collaborated with their mentors and peers at our experiential learning programs, JA BizTown® and JA Finance Park® and participated in a variety of our elementary school programs as well as high school programs including JA Career Success® Workshops and mentorship forums.

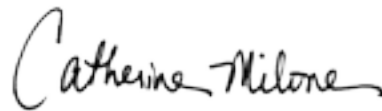
As a result of our success, we proudly share with you that we received our eighth JA USA Summit Award, and our third Peak Performance Team Award, recognized for outstanding performance in delivering high quality educational experiences to the youth of NJ. We would not have received this recognition if it weren't for our remarkable board leadership, committed educators, supportive volunteers, dedicated business and community partners, and above all, our students.

Together, and in partnership with NJ's educators, we are helping to change the minds and lives of the young people we influence, and inspire students to think big and achieve their full potential. We are truly thankful for your support, and we look forward to continuing our work with you to inspire and prepare the youth of New Jersey to succeed in this global economy...

With enormous gratitude,



Dino E. Robusto
Board Chairman, JA of New Jersey



Catherine D. Milone
President, JA of New Jersey

"Junior Achievement has changed my life by giving me tools that apply to everyday situations."

– Kenya Bullock, 2015 JA High School Heroes Scholarship Recipient

Organization Profile



Junior Achievement®
of New Jersey



Deloitte's Annual Impact Day engages hundreds of employee role models to visit schools and our Capstone programs, touching the lives of thousands of children each year. Here, volunteers and student ambassadors are ready to kick off an exciting day at P.J. Hill Elementary School in Trenton.

OUR MISSION:

To inspire and prepare young people to succeed in a global economy.

PROGRAM INFORMATION:

Junior Achievement (JA) empowers young people to own their economic success. Our volunteer-delivered, K-12 programs foster work-readiness, entrepreneurship and financial literacy skills, and use experiential learning to inspire kids to dream big and reach their potential. The programs are provided to NJ schools at no cost, complement the class curricula and are easily integrated into the lesson plans of each grade level.

<i>Program</i>	<i>Grade</i>	<i>Volunteer Visits</i>
Elementary School Programs		
JA Ourselves®	K	5 or ½ day
JA Our Families®	1	5 or ½ day
JA Our Community®	2	5 or ½ day
JA Our City®	3	5 or ½ day
JA Our Region®	4	5 or ½ day
JA Our Nation®	5	5-6 or ½ day
JA More than Money® (after school)	3, 4, 5	6 or ½ day
Middle School Programs		
JA Global Marketplace®	6, 7, 8	6 or ½ day
JA Economics for Success®	6, 7, 8	6 or ½ day
JA It's My Future®	6, 7, 8	6 or ½ day
JA It's My Business® (after school)	6, 7, 8	6 or ½ day
Capstone Programs		
JA BizTown® (18-60 instructional hours)	5, 6	½ day
JA Finance Park® (18-40 instructional hours)	7-12	½ day
JA Finance Park® Virtual (18-40 instructional hours)	7-12	4 or ½ day
High School Programs		
JA Job Shadow™	6-12	½ day
JA Career Success™	9-12	7 or ½ day
JA Company Program®	9-12	12+
JA Exploring Economics®	9-12	7
JA Personal Finance®	9-12	5
JA Economics®	9-12	7+
JA Be Entrepreneurial®	9-12	7
JA Titan®	9-12	7
JANJ Initiatives		
High School Heroes	9-12	½ day
JA Mentorship Forum	9-12	½ day
Women's Future Leadership Forum	9-12	½ day

Educator of the Year

A good teacher teaches, but a great teacher inspires. Jocelyn White has been working with JA for nearly a decade. Over the years, White has recruited more than 250 JA High School Heroes dating back to 2007. She has tirelessly taught and developed programs and is extremely active in nonprofit community outreach.

Jocelyn is the daughter of Mrs. Grace Nelson Francis and the late Mr. Alfred M. Francis. Growing up, she attended Trenton Public Schools - Jefferson Elementary, Junior One, and Trenton Central High School - graduated from Douglass College of Rutgers University and continued her graduate studies at Montclair State University. Earning her Master of Arts in Teaching degree, she then headed back to the Trenton area to the College of New Jersey to earn a Masters in Educational Leadership (Administration and Supervision certification). Additionally, Jocelyn has participated in professional development programs at Princeton University (James Madison Historical Literacy Program) and Westminster College/Rider University (Music in Education Program). Jocelyn participated with a team of Trenton educators to study the schools in London to improve the academic achievement of Trenton students.

Ms. White began her teaching career as an adjunct professor at Essex County College. Serving the Trenton School system was her next endeavor, where she taught English, Reading and History at Trenton High's main campus, Junior Three, Junior Four, Junior Two (Hedgepeth / Williams Middle School), and finally Trenton High - West. During her tenure in Trenton, Jocelyn organized African American history events, served on the school leadership team, coordinated a poetry slam, organized a parent empowerment workshop based on MegaSkills strategies, advised the TCHS - West debate team, and facilitated the Culture and Climate committee.

Jocelyn was an active leader in the Trenton Education Association (T.E.A.) as Elections Committee Chair and also as 2nd Vice President. She was Chairperson of the Mercer County Education Association's (M.C.E.A.) Human Rights Committee and was also active with the New Jersey Education Association (NJEA), serving on the State Leadership Committee and the Minority Leadership and Recruitment Committee. She was a delegate to the National Education Association's Representative Assembly for eleven years.

White's impact deeply reaches the community around her. JA programs in Trenton have grown from just over 100 students in 2006-2007 with the help of a class of 16 students from Trenton Medical Arts High School to now more than 270 Trenton High School Heroes reaching over 3,200 students in the district.

A great teacher takes a hand, opens a mind, and touches a heart. Jocelyn White personifies a great teacher for Junior Achievement, for Trenton Public Schools, and JA of New Jersey is proud to serve with her.



Junior Achievement of New Jersey by the Numbers

Number of Students	57,502
Number of Classrooms	2,847
Number of Schools.....	254
Number of Volunteers	4,200
Number of Instructional Hours	525,676

"I truly would not be in the position that I am in if it were not for Junior Achievement."

– Ayanna Curry,
2015 JA High School Heroes
Scholarship Recipient

JANJ Top 2015 Champions

- Accenture
- Advance Realty
- Allstate New Jersey Insurance Company
- Argo Turboserve Corporation
- AT&T
- Budd Van Lines
- Capital One Bank
- Chubb Group of Insurance Companies
- Citi
- Deloitte LLP
- EY
- Kearny Bank
- MetLife Foundation
- New Jersey Manufacturers Insurance Company
- Prudential
- PSEG
- Quest Diagnostics
- Tyco
- Verizon
- Wells Fargo

Program Highlights

Women's Future Leadership Forums

Our three Women's Future Leadership Forums provide promising high school girls with opportunities to learn from a panel of highly distinguished role models, participate in one-on-one mentoring sessions, and experience team building and leadership projects with a diverse group of female executives and professionals. The young ladies who attend each year are part of the JA High School Heroes service-learning program.

JANJ wishes to acknowledge the following sponsors: Accenture, American Water, AmeriHealth, Archer & Greiner P.C., AT&T, Atlantic City Electric, Chubb Group of Insurance Companies, Cogen Technologies Linden Venture L.P., Crowe Horwath LLP, DuPont, Deloitte LLP, Hudson City Savings Bank, Infineum USA L.P., Johnson & Johnson, Kearny Bank, Lockheed Martin, Munich Re, New Jersey Resources, Phillips 66 Bayway Refinery, Realogy Holdings Corporation, Tyco, Virtua, and Verizon.



The North Forum panel and JANJ leadership are photographed with three of the student participants (center back) who had the confidence to ask the panelists questions. Back row (left to right): Amy LaRosa, Managing Director, CMT, Accenture; Catherine Milone, President, Junior Achievement of New Jersey; Ryan Watson*, Senior Vice-President, NJ Branch Manager, Chubb Group of Insurance Companies; second row (left to right): Karen Lemon, Vice President AT&T Service Management and Outsourcing, AT&T; Rhonda Figueroa, Corporate Secretary, New Jersey Resources; Lynette Gladdis, Senior Vice President - Litigation and Regulatory Affairs and Assistant Corporate Secretary, Realogy Holdings Corporation; Veronica Somarriba, Senior Vice President, Worldwide Technology Underwriting Manager, Chubb Group of Insurance Companies; Liz Garcia, Trustee, New Jersey Institute of Technology.*



Kearny Bank employees are committed to spending volunteer days in elementary schools, JA Finance Park and Women's Future Leadership Forums. Photographed here is Margaret Sanchez of Kearny Bank mentoring her JA mentee as they wrote her first-ever elevator pitch!

JA Titan®

The New Jersey Future Business Leaders of America (FBLA) joined JANJ to inspire 414 students from 25 high schools grouped in 154 teams to take on the role of a corporate business leader for the 3rd Annual JA Titan Competition. Student teams made decisions that affect profitability and sustainability of a virtual company. Regional rounds were held at Samsung, Munich Re, and Synchronoss, and the final round was held at Johnson & Johnson Ethicon.



A Titan team applies their best business skills to run their company to outperform their competitors and win the final round of the JA Titan Challenge.



Though challenged throughout the whole competition, students still had some laughs during the Titan semifinal round. This group was at the Synchronoss site.

JA Job Shadow™ / JA Career Success™

Experiences outside of the classroom inspire and prepare high school students for workplace success. In 2014-2015, 1,794 NJ high school students visited corporate facilities and connected with company role models as they explored various career paths, participated in small group challenges, and practiced their interview skills through the JA Job Shadow program. Additionally, 424 students took part in JA Career Success Workshops, where they built valuable employability skills: collaboration, critical thinking, creativity, and communication. JANJ would like to recognize our JA Job Shadow partnerships with Accenture, Alcatel-Lucent, AT&T, Chubb Group of Insurance Companies, Marriott International, Microsoft, Synchronoss, and JA Career Success Workshop partner NJBIA.

“Thanks so much to you and your team for the well-thought and well-executed Career Success Workshop. It was an area that students needed assistance with, and the event enhanced the students' learning and enthused them to strive for the best.”

– Teresita Lorenzo, Educator, St. Vincent Academy, Newark



Horizon BCBS's IT Department invited 26 students from William L. Dickinson High School, Jersey City to their beautiful Newark headquarters to learn from the experts about careers in technology. After engaging in small group sessions and hearing from inspirational keynote speakers, the students were treated to a networking lunch and facility tour.



AT&T hosted 711 New Jersey high school students this year as part of the Aspire Job Mentoring program, designed to inspire youth and increase graduation rates. These students from Hillcrest Academy South, part of the Elizabeth Public Schools, had the unique opportunity to tour AT&T's Global Network Operations Center, the largest and most sophisticated command-and-control center of its kind in the world.



Collaboration in action! High school seniors from the Paterson Charter School of Science and Technology took part in a JA Career Success Workshop held at Fairleigh Dickinson University, where they learned the components of a high-performance team and the importance of building strong employability skills.

A recent survey of NJ employers indicated the majority of entry level employees lack soft skills like collaboration and communication. The New Jersey Business and Industry Association (NJBIA) is leading the charge to close the employability skills gap by partnering with JA to promote the JA Career Success program. Here, students from Trenton Central High School West Campus and Burlington Life Center Academy along with the NJBIA team welcomed a special visitor, Harold Wirtbs, Commissioner of the NJ Department of Labor and Workforce Development, to their Workshop.



JA High School Heroes

The JA High School Heroes initiative provided meaningful leadership opportunities for high school students outside their classroom. They gained life experience and improved their presentation skills as they taught JA programs and left a lasting impression on elementary students. This year, 2,302 JA High School Heroes served as volunteer role models to 25,017 elementary students in their local communities.



JANJ was proud to present five outstanding young leaders from Asbury Park, Camden, Franklin Township, and Trenton with the first annual High School Heroes Scholarship. These students served as exemplary role models to the youth in their communities through the JANJ High School Heroes initiative. The five winners were presented with their scholarships at JANJ's Annual Board Meeting. Pictured are Dino Robusto**, JANJ State Board Chairman; Catherine Milone, President, Junior Achievement of New Jersey; Ayanna Curry, Leap Academy University Charter School, Camden; Kenya Bullock, Trenton Central High School West Campus, Trenton; Tyrone Harmon, Asbury Park High School, Asbury Park; Stephanie Tu, Franklin High School, Franklin Township; Shivam Patel, Franklin High School, Franklin Township; and Pamela Craig**.

"The emotional growth that I have experienced from this program has helped me prepare for my future in the workforce...it's made a positive impact on my life and provided me with career readiness skills that I will continue to use."

- Tatiana, JA High School Hero



These students from Bloomfield Tech High School had the unique opportunity to serve as PSEG High School Heroes Energy Ambassadors as they mentored elementary students at Quitman Street School in Newark. Through PSEG's sponsorship, they learned about careers in energy, developed their leadership skills, and shared conservation tips with their younger peers. Here, PSEG representative Giancarlo Sunga meets with the Heroes to congratulate them for their outstanding service.



Allstate volunteers, including Joyce Buford*, stand with 15 High School Heroes from South Jersey Chapter of Junior State of America as they continue their tradition of excellence, serving as role models to students in grades K-5 at Hawthorne Elementary School in Willingboro.

JA High School Heroes Investors

Accenture	Pamela J. Craig and Robert Delaney
Allstate New Jersey Insurance Company	PSEG
Argo Turboserve Corporation	Rita and Herbert Z. Gold Charitable Trust
Bristol-Myers Squibb Co.	William G. Rohrer Charitable Foundation
C.R. Bard	State Farm
Elberon Development Co.	Synchronoss Technologies, Inc.
ETS	TD Charitable Fund
Gannett Company Inc.	Wells Fargo
Johnson & Johnson	
MAFCO	

"JA has changed my life by giving me confidence and knowledge, and by steering me in the right direction."

- Davon,
JA High School Hero

Business Education Partnerships 2014-2015

The following businesses provided funding and 10 volunteer role models at a JA Day, a Capstone Program, a JA Job Shadow, and/or a Women's Future Leadership Forum.

Business Partner	Program
Accenture	JA Finance Park, JA Day, Women's Future Leadership Forum
ADP	JA Finance Park, JA BizTown
Alcatel-Lucent	JA Day, JA Job Shadow, JA Finance Park
Allstate New Jersey Insurance Company	JA Day, JA Finance Park, JA BizTown
AmeriHealth New Jersey	Women's Future Leadership Forum
ARI	South Jersey Mentorship Forum
AT&T	JA Job Shadow, Women's Future Leadership Forum
Baker Tilly Virchow Krause, LLP	JA Day
Bank of America	JA Day
Capital One Bank	JA Day, JA Finance Park
CDW	JA Day
Chubb Group of Insurance Companies	JA Day, JA Job Shadow, JA BizTown, JA Finance Park, Women's Future Leadership Forum
Citi	JA Day, JA Finance Park
Citizens Bank	JA Day
Crowe Horwath LLP	JA Day
Deloitte LLP	JA Day, JA Finance Park, JA BizTown
DeVry University	JA Day
EY	JA Day, Traditional Program
ETS	JA Day
Exxon Mobil	JA Day
Fidelity Investments	JA Day
Fulton Bank	JA Day
Goldman Sachs	JA Day
Horizon BCBS of New Jersey	JA Day, JA Job Shadow
HSBC	JA BizTown
Hudson City Savings Bank	JA Day
Johnson & Johnson	JA Day, Women's Future Leadership Forum
Kearny Bank	JA Day, JA Finance Park, Women's Future Leadership Forum
Lincoln Investment	JA Day
Lockheed Martin	Women's Future Leadership Forum
MetLife Foundation	JA BizTown
Munich Reinsurance America, Inc.	JA Day, Women's Future Leadership Forum
New Jersey Credit Union League	JA BizTown
New Jersey Manufacturers Insurance Company	JA Day, JA Finance Park
NJSCPA	JA Day
Novartis	JA Finance Park
Ortho-McNeil-Janssen Pharmaceuticals, Inc.	JA Day
Phillips 66	JA Day/Traditional Program
Prudential	JA Finance Park
PSEG	JA Finance Park
Realogy Holdings Corporation	JA Day
Samsung	JA Day
South Jersey Industries	JA Day, South Jersey Mentorship Forum
TD Bank	JA Day
Tiffany & Co.	JA Day
Tyco	JA Day, JA BizTown, JA Finance Park, Women's Future Leadership Forum
UPS	JA BizTown
Verizon	JA Finance Park
Virtua	Women's Future Leadership Forum
Wells Fargo	JA Day, JA BizTown
WithumSmith+Brown, PC	JA BizTown

Capstone Programs

JA Finance Park®

This school year was transformative for the JA Finance Park® program, with both the classroom curriculum and field trip simulation being completely updated. After working hard with their teachers in school, 9,135 middle and high school students experienced a reality check while role playing as adults at either the Capital One/JA Finance Park simulated city, or the JA Finance Park Virtual online simulation.



JA Finance Park was housed in two locations during the 2014-15 school year thanks to the support from Budd Van Lines. David Budd**, Chairman & CEO, visited the Park to talk with Saddle Brook High School students about achieving success in the future.

Upon arrival at the simulated city, students are each handed a Samsung tablet to work on for the day, thanks to the in-kind technology gift from Capital One Bank. The tablets tell them what their fictional-life looks like which includes family, career and salary details. They have to visit 19 consumer-oriented kiosks; develop realistic household budgets; and then “pay the bills” with the goal of staying out of debt. Students experienced many “ah-ha” moments with the guidance of 535 volunteer role models.



Students from Passaic County Technical Institute, Wayne get to know their Capital One Bank volunteers as they prepare their tablets for the personal budgeting simulation.

We wish to thank everyone for their time, talents, and financial investments in JA Finance Park. Special thanks to our Branding Partners: Capital One Bank, Alcatel-Lucent, Allstate New Jersey Insurance Company, Budd Van Lines, Elberon Development Co., EY, New Jersey Manufacturers Insurance Company, PSEG, State Street Investments, Verizon and Walmart.

JA BizTown®

In its first full school year, JA BizTown® went from a pilot of 250 students in 2013-2014 to serving 2,776 in 2014-2015. The newly redeveloped Common Core State Standards-based curriculum started in the classroom with financial literacy, economics, work readiness, and business management lessons, and culminated in a day-long, volunteer-assisted simulation field trip generously hosted by Advance Realty in Bridgewater. Here, thousands of primarily 5th and 6th graders role played in various jobs such as mayor, Horizon Wellness Center CEO and CFO, MetLife asset manager, Quest Diagnostics lab technician, UPS carrier, Walmart customer service representative, NJ Credit Union teller, and more. Every business had two c-suite executives acting as a CEO and CFO. Several township Mayors from participating schools attended to “swear in” the JA BizTown student Mayor for a Day. In earning paychecks, managing their businesses, serving as citizens, and practicing wise consumer skills, JA BizTown students strived to create a successful economy.

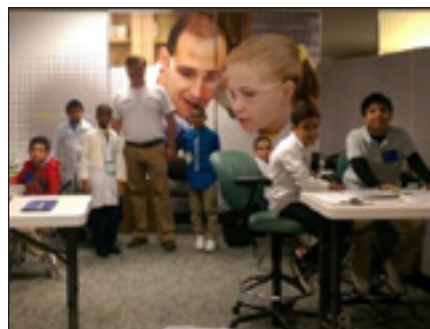
JA BizTown provided 18 instructional contact hours per student and the mentorship of more than 500 corporate, community, and parent simulation volunteers. **Horizon Foundation of New Jersey, Quest Diagnostics, UPS, and Walmart** joined **MetLife Foundation and NJ Credit Union League** as branding partners in 2014-2015 to underwrite student participation in JA BizTown.



Sojourner Truth students show their appreciation to East Orange Mayor Lester Taylor III.



Frank Lupo* of UPS helps a student update his check register.



Here, a JA volunteer helped his team of students run their STEM BizTown business in the Quest Diagnostics storefront. In addition to Quest being a branding partner of JA BizTown, they enjoyed volunteering in the classrooms, sharing their world of work and teaching kids about being wise consumers.

Special Events

New Jersey Business Hall of Fame™

This annual spring event is JA's signature fundraiser and New Jersey's premier platform that recognizes today's ultimate role models who are nominated by their peers. It attracts close to 600 business executives, dignitaries and educators who all come together to celebrate our state's most influential leaders. Proceeds benefit JA's High School Heroes who are part of the evening's program. 2015 key sponsors included Accenture, ADP, Allstate New Jersey Insurance Company, Chubb Group of Insurance Companies, First Data, New Jersey Manufacturers Insurance Company, Prudential, PSEG, Synchronoss, and Wells Fargo.



*Lt. Governor Kim Guadagno joined JA for the second time at the 2015 New Jersey Business Hall of Fame™ and spent time with our 2015 Laureates and student presenters prior to addressing our audience of 600 guests. Photographed left to right, top row: Catherine Milone, JANJ President; Frank Bisignano, 2015 Laureate; Aldonna Rickmers Ambler, 2015 Laureate; Michelle Y. Lee**, 2015 Laureate; Dino Robusto**, JANJ Board Chairman; bottom row: Lt. Governor Kim Guadagno (center) with 2015 student presenters.*

*JANJ Board Chairman Dino Robusto** enjoyed spending extra time with the student presenters, who were such a highlight of the evening.*

JA Bowl-A-Thon

Top 5 Bowl-A-Thon Companies: AT&T • Citizens Bank • EY • Realogy • Verizon

Partying with a purpose for JA is the way to go! JA Bowl-A-Thons are fun-filled, turnkey, team-building events that encourage a small amount of peer to peer fundraising while bringing companies together in support of our future leaders of America. Teams of six employees are asked to raise \$660, which covers the cost of an entire class to receive JA programming. And, no bowling experience is necessary!



Citizens Bank largely supports JA year after year, through their volunteers' efforts and annual Bowl-A-Thon. Barbara Mealmaker, SVP, Citizens Bank, and her team gather as they 'Party for a Purpose'.*



Accountants Cup winners Jason Kopec and team "Team Don't Poke the Bear" from EY celebrated their hard work as the highest fundraising team of the 11th Annual Accountants/CPA Bowl-A-Thon.*

JA Golf Outings

JA always selects private clubs with beautiful and challenging courses. A golf outing for the JA mission is no ordinary outing. It's an extraordinary way to support today's youth. Groups of JA student ambassadors who serve as JA High School Heroes throughout the school year are always on site honing their networking and employability skills during these interactive day long events.



*John Cusano**, Accenture, enjoyed playing golf with his guests at the Annual Fall Golf Outing at Spring Brook Country Club in Morristown. Accenture has been a recurring lead sponsor of the Outing, which also supports students' participation in skill-building both on and off the course.*



INDEPENDENT AUDITORS' REPORT

To the Board of Directors of
Junior Achievement of New Jersey, Inc.
Princeton, New Jersey

Report on the Financial Statements

We have audited the accompanying financial statements of Junior Achievement of New Jersey, Inc. (a nonprofit organization), which comprise the statements of financial position as of June 30, 2015 and 2014, and the related statements of activities and cash flows for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Junior Achievement of New Jersey, Inc. as of June 30, 2015 and 2014, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

A handwritten signature in cursive script that reads "Spire Group, PC".

Clark, New Jersey
October 28, 2015

WWW.SPIRECPA.COM

100 Walnut Avenue, Suite 101
Clark, NJ 07066
Tel: 732.381.8887 • Fax: 732.381.0966

220 South Orange Avenue, Suite 201
Livingston, NJ 07039
Tel: 973.740.9100 • Fax: 973.740.9102

Wells Fargo is committed to teaching young people financial literacy skills. Each year, they underwrite and participate in two big JA day events while also serving as a lead sponsor for the New Jersey Business Hall of Fame™. See page 9 for more details on the Hall of Fame.



Corporate and Foundation Contributors

Gifts of \$150,000 or More

Advance Realty
Capital One Bank
MetLife Foundation
Gifts of \$100,000 to \$149,999
Allstate New Jersey Insurance Company
Gifts of \$50,000 to \$99,000
Accenture
AT&T
Chubb Group of Insurance Companies
EY
NJ Advance Media
PSEG
Rita and Herbert Z. Gold Charitable Trust
Wells Fargo

Gifts of \$25,000 to \$49,999

Argo Turboserve
Alcatel-Lucent
Budd Van Lines
Citi
Deloitte LLP
Elberon Development
ETS
First Data
Johnson & Johnson
Kearny Bank
New Jersey Manufacturers Insurance Company
NJBIZ
Prudential
Quest Diagnostics
Tyco
Verizon
Walmart Foundation

Gifts of \$15,000 to \$24,999

ADP
Bank of America Charitable Foundation
Cisco
Citizens Bank

Crowe Horwath LLC
Earp Cohn P.C.
Fidelity Investments
Horizon Foundation of New Jersey
Hudson City Savings Bank
Infineum USA L.P.
NJ Credit Union League
Realogy Holdings Corporation
State Farm
State Street Foundation
Sun Trust
Synchronoss
Tiffany & Co.
UPS
William G. Rohrer Charitable Foundation

Gifts of \$10,000 to \$14,999

Bayer Corporation
Bristol-Myers Squibb Company
Cognizant US Corp
Franklin Templeton Investments
Goldman Sachs
HSBC
KPMG
Lockheed Martin
Microsoft
Munich Reinsurance America, Inc.
Pascack Community Bank
Phillips 66
Terry LaRock
Tri-State Capital Bank

Gifts of \$5,000 to \$9,999

AIG
American Water
DeVry University
Faith Temple
Fulton Bank
Hyde & Watson Foundation
Janssen Pharmaceuticals, Inc.

Kinder Morgan Foundation
Lincoln Investment
Macy's/Bloomingtondale's
MAFCO Worldwide Corporation
New Jersey Business & Industry Association
Novartis
NRG Energy
Princeton Area Community Foundation, Inc.
PWC
Santander Bank
South Jersey Industries
TD Ameritrade
TD Bank
Virtua
Virtusa

Gifts of \$2,500 to \$4,999

AmeriHealth NJ
Bederson & Company LLP
C.R.Bard Foundation, Inc.
CDW
ExxonMobil
The Hartford
HSBC
NJ Natural Gas
Nosofsky Charitable Gift Fund
O'Connor Davies
Peapack-Gladstone Bank
Turner Construction Company
WithumSmith+Brown, PC

Gifts of \$1,000 to \$2,499

Archer & Greiner P.C.
Atlantic City Electric
Baker Tilly Virchow Krause, LLP
Bogota Savings Bank
DuPont De Nemours & Company
GE Foundation
JetBlue Airlines

Morgan Stanley Foundation
MZM Construction
Perkins Coie LLP
RCR Electrical Contractors
Royal Electric Supply Company
Samsung Electronics America Inc.
Saul Ewing, LLP
SILVERMAN
Untracht Early
Gifts to \$999
African American Chamber of Commerce of NJ, Inc.

Alex & Ani Charity by Design
AMC Fire Protection
AutoZone Inc.
BC Compliance Group LLC
Benihana
Blank Rome LLP
Blink Reaction LLC
Bowman & Company, LLP
Burgdorf & Company, Inc.
Calhoun Agency, Inc.
Camden Riversharks & Baseball Club
Clydz Restaurant
Cooper Levenson
Cooper University Healthcare
Cozen O'Connor
David Shelly Advisors, Inc.
Diversant
DuBois, Sheehan, Hamilton, Levin & Weissman, LLC
Election Fund of John McKeon
Election Fund of Mila Jasey for State Assembly
Election Fund of Senator Codey

Elsa Reinhardt Enterprises
Etta M. Tompkins Revocable Trust
FCF Insurance Advisors, LLC
Fox Rothschild LLP
Franklin High School
Garden State Discovery Museum
Gold Gerstein Group LLC
Griswold Special Care
Harrison Machine & Tool
Hecht and Company, P.C.
Hewlett-Packard
HF Planners, LLC
Jacksonville Jaguars
Journey Financial Planners
Kreinces Rollins and Shanker, LLC
Maple Leaf Physical Therapy
Marion P. Thomas Charter School
Mayo Performing Art Center
McCarter Theatre Center
MDC Logistics
Merrimac IT Services, LLC
Miami Dolphins
Montclair Neighborhood Development Corp.
NEFCI
New Jersey Devils
New York Jets
New York Yankees
NJPAC
NJCPA-SW
PEF Services LLC
Pepperidge Farm, Inc.
Personnel Associates, Inc.
Philadelphia 76ers
Phoenix Marriott Tempe at The Buttes
Phyllis Mitchell, CPA

Quality Sheet Metal & Welding, Inc.
Raritan Valley Community College
Ridgway and Ridgway
Roman Jewelry
Russian Brotherhood Organization of the USA

Shapiro Financial Security Group, Inc.
Shoreline Data Communications
Somerset Patriots
SOPAC
Sossar Physical Therapy, LLC

State Theatre
Steiner Sports
Strive Physical Therapy
Suplee, Clooney & Company
Symphony Coaching, LLC
Top of the Rock
Total Wine & More

Trenton Central High School
Trenton Thunder
Universal Studios
Untracht Early LLC
Walt Disney Family Museum
Weisermazars, LLP

Wiss & Company, LLP
Wyndham
Hamilton Park

Individual Contributors

Gifts of \$10,000 or More

JA Free Enterprise Society:

Pamela J. Craig and Robert Delaney
Clyde and Marion Keaton
Scott Nuttall
Joseph Plumeri
Dino E. Robusto
Cory and Ann-Marie Thackeray
Matthew Weber and Lucia Capozzoli

Gifts of \$5,000 to \$9,999

Charles Chagas
Kristen Hackett
Christine Larsen
Michelle Y. Lee

Gifts of \$2,500 to \$4,999

Aldonna Ambler
Roger Burgdorf
Wendy Cama
Richard Crist
John Cusano
Mary Ekmalian
William and Diane Foshay
Michael Glickman
Scott Horton
Christine LaCroix
Christine Larsen
Barbara Mealmaker
Catherine Milone
Laurie Siegel
Maryna Tully
Jerry Wade
Stephen Waldis
David Weaving

Gifts of \$1,000 to \$2,499

Brent Ashton
Alain Barbet
John Beatrice
Dennis Bone
Richard Buccarelli
David Budd
Kathleen Callahan
Stephen Clark
James Cocito
Patrick Cozza
Diana Crosby

Thomas Curtin
Kelly Daly
Kevin Dillon
Caroline Dorsa
Anne Estabrook
Samuel Flemma
Michael Fossaceca
Robert Garcia
Larry Goldstein
Miriam Hernandez-Kakol
Josh Herron
Patricia Janicek
Max Kalm
John Kane
James Knight
Barbara Koster
Raymond Kratz
Amy LaRosa
Beverly Luehs
Frank Lupo
Amy Mansue
Francis McGovern
Preston McGowan
Craig Montanaro
Kevin O'Sullivan
Thomas Paluszynski
Larisa Perry
Ronald Richter
Michael Stefanski
Katherine Vasquez
Joan Verplanck
Daria Wallach
Peter Wallburg
Ryan Watson
Greg Williams
Melanie Willoughby
Anastazja Zvoleff

Gifts of \$500 to \$999

Ann Borowiec
Neil Burmeister
Michael Carducci
Francine Chew
Peter Coccoziello, Jr.
Craig Dumnich
Karen Goldstein
Nancy Graves
Ann Hamilla
Christopher Harris
Michele Hayes

Katherine Hee
Kirk Holderbaum
Edith Hunt
Bellaria Jimenez
Stephen Juter
Dennis Kenyon
Caroline King
Jason Kopec
Richard and Rita Lazzara
Sarah Ann Leone
Frank Lucchesi
Michelle Middleton
Lance Morton
Dena Phillips
James Putnam
Kurt Roderich
Nicholas Rounds
Joseph Russo
Ronald Sala
Robert Satterfield
Dawn and David Schwartz
Mark Skidmore
Matthew Speh
Emma Testa
Michael Valentino
Edward Waterfield
Steven Weinstein
Paul Young
Gary Zimmerman
Brian Zimmerman

Gifts of \$250 to \$499

Karen Balter
Lois Bass
Lauren Bassett
Fred Baxter
Debra Bell
Brain Biehl
Susan Bigham
Thomas Bracken
Adam Butter
Sara Chazin
Suzanne Chiavari
Michael Cingari
Jim Clemmens
Dennis Corbett
Charles Cusson
Ingrid Dillon
Jarrett Epstein
Christopher Fehl

Jeffery Feinberg
Rose Fisher
John Garone
Sarah Hall
William Hagaman
Mia Harpel
Brian Hersh
Anthony Hull
Barton Jackson
Andrea Karsian
Jay Karthik
Maja Kazazic
Caroline King
Jeffrey Kirschenmann
Anita Kuchma
Christopher Lazzara
Michael Leonard
Sari Lesinski
Patrick Morriseey
Jonathan Murr
Melissa Naple-Betz
Jim Nights
Jeffrey Pearlberg
Marjorie Perry
Mary Phillips
David Pierce
Gioia Pisano
Viji Prabhakaran-Nair
James Putman
George Reilly
Charles Reina
Paul Rosenbaum
Nancy Sadlon
Michele Sanders-Darigo
Jason Scott
Jean Shore
Jeffrey S. Shuman
Joshua Smargiassi
Carlos Soto
Leeanne Stanley
Paul Sullivan
Margie Wang
Steve Wheeler
Janece White
Kenneth Winslow
Suzanne Witt
Patricia Zeppieri

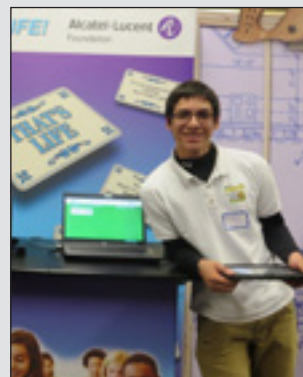
Gifts of \$100 to \$249

Alan Aaron
John Allen

Scott Alvarez
Paul Anello
Lisa Armstrong
Susan Artmann
Gaspar Azambuja
Kevin Ball
Steven Ball
Jeffrey Bantle
Paul Barnett
Nelson Bennett
Alexa Bisignano
James Blake
Benjamin Blatt
Jerry Bobal
Mark Bode
Jason Bodin
Edward Bond
Thomas Bongiorno
Stephen Borsy
Vivian Bowles
Daniel Brady
Dean Brand
Walter Brasch
Chavez Breakley
Frank Bridges
Peter Brigando
Ellen Browne
Sandra Brown-Evering
Donald Bucciarelli
John Buglione
Thomas Byrnes
Kenneth Byrnes
Celeste Campos
Amarily Cardoza
Eduardo Careaga
Dianne Carpenter
Elizabeth Catrini
Roseanne Cavanaugh
Charles Cianciarulo
Kimberley Ciliberti
Heather Cohen
Pasquale Colavita
Ryan Coleman
Gail Coleman
Michael Collins
Matthew Costolo
Johnny Cueto
Leslie Culver
James Dacey
Brian Davis



The Tyco volunteer committee loves JA so much that they even created a song that was shared at our Annual Board Meeting. Their employees spend time with students in schools, at our Capstone programs, and through the Central Women's Future Leadership Forum. This photo is from their JA Day event.



JA Finance Park students discover that sometimes unexpected expenses come up – That's life! Thanks to JA Finance Park sponsors like Alcatel-Lucent, this student from Ferris High School in Jersey City learned that if you have flexibility in your budget, you will be able to avoid using credit to pay for these expenses.

Michele Dean
Tracey Dedrick
Shirley Delia
Heather Delrossi
Barbara & Martin Demsky
Andria Denton-Hooper
Lisa DiDio
Danica Dillgard
David Dimatteo
Paul & Leigh Donecker
Denise Donofrio
Myron D'Souza
Ronald Dunster
Ramon Duran
David Earl
Brooke Eckstut
Jeff Ellis
Robert Emmerich
Michael Enos
John Fagan
Melinda & Wayne Farley
Alan Feeney
Dr. Lawrence Feinsod
Peter Feniello
John Ferrie
Renee Flumefreddo
Robert Fodera
Mark Foreman
Joseph Foster
Alicia Fusco
Alberto Gaglianese
Michael Gamache
Salvatore Gambino
Cathy Gans
Mary Clare Garber
Elizabeth Garcia
William Gartner
Scott Gelber
Keith German
Joseph Giancarli
Matthew Gigliotti
Jean-Baptiste Gilberthe
Joyce Gioia
Peter Giuliano
Lynette Gladdis
Saralyn Glen
Janine Gowdy-Karabas
Cindy Grebenstein
Richard Gregory

Kelly Grey
Christian Greyenbuhl
Jonathan Griffin
Kevin Griffin
Pam Grund
David Haas
Sarah Haddon
William Hadewycz
Jeanette Halkias
Michael Hall
Kevin Hargadon
Virginia Harriett
Belinda Harris
Patricia Hartpence
Sandi Hassett
Denise Hatcher
Dion Heraghty
Daniel Hernandez
Michael Hickey
Harold Hill
William Holena
Kathy Huff
Erica Hughes
Glen Hukins
Matthew Hurton
Jaclyn Janesk
Stephanie Jernigan
Molly John
Nora Jones
Joan Jones
Vincent Jule
Eloise Keane
Richard Kennedy
Eric Kesselman
Courtney Kiley
Philip Kirschner
John Koepke
Margie Kolatac
Vickie & Fred Kopec
Paul Krieger
Michael Lackland
Patricia Lang
John Lapolusa
Crystal Law
Frank Leccese
Scott Levitt
Cathy Lewis
Gina Lopes
Michael Lourenco
Michael Lucarini

Joseph Lucatorro
Michael Maffei
Nancy Malinconico
Derek Malmberg
Richard Mansdoerfer
Stephen Marino
Patricia Marrese
Robert Marrone
Megan Marscher
Christopher Martin
Kathy Masbang
Colleen Matuszewski
Efrim Mayer-Aschhoff
Ayesha Mayers
James McAteer
Lindsay McDowell
Peggy McGillin
Monique McKeon
Edward Meglis
Mike Mellusi
Michael Miedler
Greg Mikolajczak
Alexa Millas
Teshia Miller-McKinney
Michael Mingey
Patricia Monahan
Karen Moore
Rhath Morinho
Paul Morrissette
Bill Mowen
Theresa Muphy
Beverly Natale
Ira Nicholas
Robyn Nini
Eugene Nunziata
Gloria Oddoye
Maryellen O'Neill
Peter Orlando
Louis Ottati
Benjamin Pace
Anthony Panto
Robert Paradise
Dan Parisi
Suleen Patel
Richard Paul
Deborah Pedersen
Denise Pelli
Michael Petrane
Christopher Phillips
Michael Pisano

Anthony Plakis
Lauryn Podwats
Kristofer A. Pogorzelski
Beth Poore
Charles Prato
Dana Raleigh
Pamela Ralston
Jeffrey Rems
Elias Risorto
Jason Robinson
Michael Rodrigues
Sandra Rodrigues
John Roe
Richard Rose
Glen Rosenthal
Selvi Rudge
Michael Rush
Brian Rush
Jani Sabah
Donald Sacco
Patrick Safino
Bryan Saftlas
Stephen Saluccio
Jason Sammarco
Dawn Sattaur
James Sausmer
David Scherb
Jean Scherlacher
Rosa Schmidt
Jeffery Schneider
Joseph Schutte
Henry Chris Schwemm
Richard Scott
Kristie Sells
Liz Shakalis
Lee Sheilds
John Shelnut
Prashanth Shenoy
Michele Siekerka
Richard Simon
Nitika Singh
Maria Soares
Thomas Solak
Mark Solak
Loralyn Sortino
Margie Soto
Loretta Standing
Nancy Starzynski
Jennifer Still
Thomas Strahle

Nanette Sudler
Patrick Swaszek
Daniel Swinford
Ryan Sydorko
Mark Tagliaferro
John Taylor
Michael Temple
Thomas Terry
Michael Thompson
Joseph Tocyloski
Timothy Tracy
Matthew Tresslar
Robert Trost
Janet Trotte
Tannisha Troutman
Jeffrey Trull
Shafi Ullah
Raj Uttamchandani
Michael Valenzano
Charles Van Benschoten
Edwin Vanderhoof
John Varricchio
Maria Vazquez
Rebecca Velazquez
David Venanzi
Nicolas Venegas
Dawn Verrinder
Robert Vitt
Denis Walker
Bill Walsh
Michelle Wang
Tonya Washington
Daryl White
Alicia White
Scott Whitefleet
Steve Wilkin
Jonathan Wilt
Alan Wisk
Robert Wisnewski
Kevin Wollenweber
Lewis Wong
C.T. Woodley
David Woodruff
Susan Wyman
James Wynn
Karen Yutsus
Jacalyn Zoppina

2014-15 State Board of Directors

State Board Chairman

Dino E. Robusto

State Board Vice-Chair

Christine P. LaCroix
Deloitte & Touche LLP

State Board Treasurer

Caroline Dorsa
PSEG, Retired

State Board Secretary

Thomas L. Earp, Esq.
Earp Cohn P.C.

John A. Beatrice

Audit Chair
EY

David W. Budd, Sr.
Budd Van Lines

James V. Cocito
Alcatel-Lucent

Larry Costello
Tyco

Patrick A. Cozza
HSBC Insurance NA, Retired

Pamela J. Craig
Accenture, Retired

Richard C. Crist, Jr.
Allstate New Jersey Insurance
Company, Retired

John M. Cusano
Accenture

Yvette Donado
ETS

Robin A. Doyle
JP Morgan Chase

Dr. Lawrence S. Feinsod
NJ School Boards Association
(NJSBA)

William E. Foshay
Verizon Wireless, Retired

Michael Fossaceca
Citi

Robert Garcia
Synchronoss Technologies, Inc.

Michael Glickman
Cisco Systems, Inc.

Nancy E. Graves
Pascack Community Bank &
Pascack Community Bancorp

Miriam Hernandez-Kakol
KPMG LLP

David R. Hill
NRG Energy, Inc. & NRG
Yield, Inc.

John Kane
Allstate New Jersey Insurance
Company

Clyde D. Keaton
Argo Turboserve Corporation

Philip Kirschner
NJBIA, Retired

Barbara G. Koster
Prudential Financial, Inc.

Michelle Y. Lee
Wells Fargo Bank, NA

Craig L. Montanaro
Kearny Bank

Larisa Perry
Wells Fargo Bank, N.A.

Kimberly C. Ramalho
Lockheed Martin

Paul B. Rosenbaum
AT&T

Jeffrey S. Shuman
Quest Diagnostics

Laurie Siegel
Tyco, Retired

Michele N. Siekerka
NJBIA

Michael T. Stefanski
Verizon

Cory Thackeray
AIS, State Street

Edward J. Waterfield
Capital One Bank

David J. Weaving
Realogy Franchise Group

Peter Wallburg
North Board Chair
Peapack-Gladstone Bank

Matthew Weber
North Board Vice-Chair
Deloitte & Touche LLP

Kristen Hackett
Central Board Chair
Deloitte & Touche LLP

Sarah Hall
Central Board Vice-Chair
Johnson & Johnson

Kevin O'Sullivan
South Board Chair
Crowe Horwath LLP

Stephen H. Clark
South Board Vice-Chair
South Jersey Industries, Inc.

2014-15 South District Board Members

South Board Chair

Kevin O'Sullivan
Crowe Horwath LLP

South Board Vice-Chair

Stephen H. Clark
South Jersey Industries, Inc

Brad Armstrong
Armstrong Sports &
Entertainment LLC

Lisa L. Armstrong
MAFCO Worldwide LLC

Frederick D. Baxter
Fred Baxter Foundation, Inc.

John Blaskovich
MedEast Post-Op & Surgical, Inc.

Adam M. Butter
TD Bank, NA

Susan M. Carducci
Verizon

Suzanne Chiavari, PE
American Water

Matthew Costolo
Automotive Resources
International

Jason Cotter, Esq.
Archer & Greiner, P.C.

Diana L. Crosby
Santander Bank

Fredrick Dande
Janney Montgomery Scott

Lisa DiDio
AmeriHealth NJ

Thomas L. Earp, Esq.
Earp Cohn P.C.

Keith German
Fulton Bank of NJ

Denise Lynn Hatcher
Associate Board Member
Citizens Bank

Greg A. Holden

Raymond C. Kratz
Allstate Financial Services, LLC

Barbara D. Mealmaker
Citizens Bank

John M. Natale
Lincoln Investment

Thomas H. Paluszynski
Morgan Stanley

Anthony L. Panto
Panto Wealth Strategies

Nicholas C. Rounds
TD Wealth

Robert J. Satterfield
Allstate Financial Services, LLC

Henry Chris Schwemm
Professional Services, Inc.

Lee C. Shields, CPA
Friedman LLP

Angela Warner
New Jersey Manufacturers
Insurance Company

JA volunteers make a difference in the life of a child. Here, Citi volunteers spent the day with students at PS 3 in Jersey City. This kindergarten student enjoyed the hands-on classroom activities that gave him an introduction to personal economics and the choices consumers make to meet their needs and wants.



2014-15 Central District Board Members

Central Board Chair

Kristen Hackett
Deloitte & Touche LLP

Patricia A. Hartpence
New Jersey Manufacturers
Insurance Company

Robert A. Marrone
Wells Fargo Private Bank

Nicole Stone
BlackRock

Central Board Vice-Chair

Sarah Hall
Johnson & Johnson

Scott Horton
Tyco

Colleen Matuszewski
Santander Bank

Donald Tretola
Allies, Inc.

John Buglione
TriState Capital

Courtney J. Kiley
Bank of America

Lindsay McDowell
Bristol-Myers Squibb Co.

Maryna Tully
Deloitte & Touche LLP

Michael L. Gingari
Verizon Wireless

Anita Kuchma
Munich Reinsurance
America, Inc.

Edward G. O'Connell
WithumSmith+Brown, PC

Brad Updegrave
Johnson & Johnson

Freeholder Pasquale Colavita, Jr.
Mercer County

Brian LaGrua
Wells Fargo Private Bank

Ron Richter
Franklin High School

Adam Van Wagner
Deloitte & Touche LLP

Lou DeAngelo
Accenture

Frank J. Lucchesi
PSEG

Murtuza Sabir
GE Healthcare

Jerry A. Wade
Reilly Financial Group, MetLife

Nancy L. Malinconico
Kearny Bank

Manesh Sindhwani
Formerly Capital One Bank

Melanie Willoughby
NJBIA

Gary V. Zimmaro
TD Bank, NA

2014-15 North District Board Members

North Board Chair

Peter Wallburg
Peapack-Gladstone Bank

Peter Coccoziello, Jr.
Advance Realty

Angelica Hughes
Horizon Blue Cross
Blue Shield NJ

Patricia Marrese
NJCPA

North Board Vice-Chair

Matthew Weber
Deloitte & Touche LLP

Leslie A. Culver
Marriott International, Inc.

Glen S. Hukins
Realogy Holdings Corporation

Lance Morton
KPMG LLP

Susan E. Artmann

Thomas F. Curtin
NJBIZ

Jaclyn Janesk
Walmart

Jo-Anne Olszewski

Brent Ashton
EY

Tracey A. Dedrick
Hudson City Bancorp

Bellaria Jimenez
MetLife Solutions Group

Deborah Pedersen
Celgene

Lois I. Bass
Infineum USA LLP

Douglas N. Gabel
NJ SIM Foundation

Eric Kesselman
Kearny Bank

Edward D. Pierce
Dun & Bradstreet

Leslie Ann Buckley
Verizon

Christine Gailey
PSEG

Jason Kopec, CPA
EY

Michael Pisano
Protiviti, Inc.

Joyce Buford
Allstate New Jersey Insurance
Company

John T. Garone
Wells Fargo Private Bank

Amy LaRosa
Accenture

Michael Rodrigues, CPA

Roger Burgdorf
Burgdorf & Company, Inc.

Michele Hayes
NJ Advance Media

Jason LaViscount
Investors Bank

Bryan Saftlas, CPA

Wendy L. Cama, CPA
Crowe Horwath, LLP

Josh Herron
PriceWaterhouseCoopers LLP

William Leiner
Johnson & Johnson

Rosa Schmidt
Consultant

Kirk Holderbaum
WithumSmith+Brown, PC

Frank Lupo
UPS

Rupal I. Shah
Prudential Fixed Income

Carlos Soto
HSBC Bank USA, NA

Pat Strocchia
Marriott International, Inc.

Louis A. Trebino, Jr.
KPMG LLP

Raj Uttamchandani
ADP

Katherine Vasquez
Novartis Pharmaceuticals Corp.

Ryan Watson
Chubb Group of Insurance
Companies



They look like fifth graders, but these students are actually a CEO, CFO, Asset Manager, Claims Adjuster, and Customer Service Representative. With the guidance of their MetLife volunteer, they successfully operated MetLife Financial Services at JA BizTown, providing insurance for each business in the simulated city.

2014-15 Junior Achievement of New Jersey Staff

Angela Celeste, *JA BizTown Associate*

Emma-Rose Chemidlin, *Marketing & Campaign Associate*

Ashley Donecker, *JA BizTown Director*

Alicia Fusco, *Program Director*

Celeste Hardrick, *Program Director*

Joy Isabelle, *JA Finance Park Associate*

Stephanie Karpowicz, *JA Finance Park Manager*

Nel Koscinski, *Operations Associate*

Rachel Luciano, *Development Associate*

Catherine Milone, *President*

Sandra Quick, *Sr. Special Events Manager*

Dawn Schwartz, *SVP, Development, Communications, & Capstones*

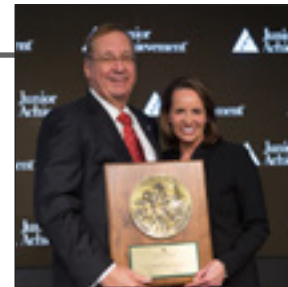
Christy Tighe, *Education & Training Specialist*

Michael Troutman, *Sr. Program Manager*

Junior Achievement Recognition

Eleven robust years of program growth and financial stability

	FYE 6.30.04	FYE 6.30.15	% Change
Students Reached	15,210	57,502	278%
Classrooms Taught	655	2,847	335%
Instructional Contact Hours	90,285	525,676	482%
Contributions / Revenue	\$638,818	\$2,315,188	262%
Board (State and Districts)	40	117	193%



Clyde Keaton, President & CEO, Argo Turboserve Corporation won the 2015 JA USA Gold Leadership Award. This award recognizes recipients who exemplify the ideals of creativity, effectiveness and a deep commitment to inspiring young people to be successful.

2015 - 2008	JA USA Summit Award/Star Award, 8th year recognized for operational soundness
2015	NJ State Governor's Jefferson Awards presented to Caroline Dorsa, Category of Executive Leadership
2015	JA USA Gold Leadership Award presented to Clyde Keaton
2014	Charles R. Hook Award Winner (JA USA Top Honor)
2014, 2013, 2011	Peak Performance Team Award
2014 - 2010	Charles R. Hook Finalist
2014	NJ State Governor's Jefferson Awards presented to Dino E. Robusto, Category of Executive Leadership
2014	NJBIZ - Best 50 Women in Business
2014	South Jersey Biz - 25 Women to Watch
2014	President's Award, Christ the King Prep School
2014	JA USA Rising Star Award
2013	Muriel F. Siebert Financial Literacy Partnership of the Year Award (NJCFE)
2013	JA USA Gold Leadership Award presented to Patrick Cozza
2008	JA USA Gold Leadership Award presented to Thomas (Tucker) Hogan
2007	JA USA Phoenix Award, Recognized for "Best turnaround of a JA chapter"



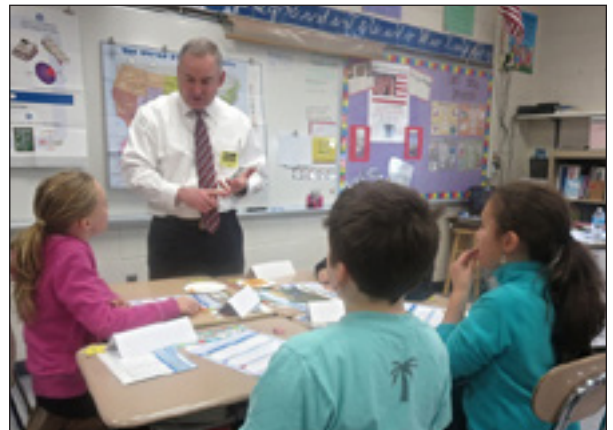
empowering young people to own their economic success

**Junior Achievement of New Jersey
would like to thank our
2014-2015 Annual Report
print underwriter:**



As a powerful, long-standing strategic partner with Junior Achievement, NJM has been helping to shape the future of our state by inspiring and preparing NJ youth for a successful future. In 2014-15, NJM volunteers empowered 927 students across New Jersey by serving as role models in elementary and high school classrooms. By underwriting some of the JA Finance Park program and through their volunteer efforts, students received thousands of Finance Park instructional contact hours.

Thank you, NJM, for your continued dedication and support of the JA mission.



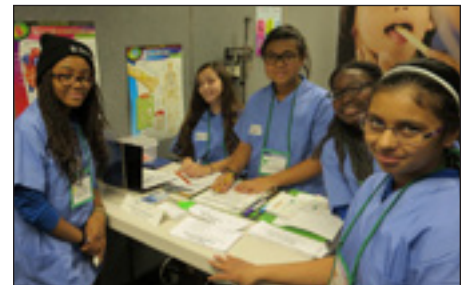


“One of the most important concepts I have discovered through Junior Achievement is that, the more educated I become the more likely it will be that I could improve this nation.”

Tyrone Harmon, 2015 JA High School Heroes Scholarship Recipient



Volunteering with JA is fun, memorable, meaningful, and easy to do. Being a JA volunteer is life changing for both you and the students you work with because today’s students are the future you.



**Junior
Achievement®**
of New Jersey

4365 Route 1 South
Princeton, NJ 08540
www.janj.org
609.419.0404

Follow JANJ:

