



Inspiring Tomorrows™

**WHEN I GROW UP...  
I WANT TO FIND A  
CAREER THAT I LIKE**



**2020-21 IMPACT REPORT**

**In March 2020, JA and the world entered a pandemic that caused schools throughout the region to close. JA has quickly pivoted to virtual learning in order to continue serving students with our Five Programs for a Better Future: Elementary classroom programs, JA BizTown, JA Finance Park, JA Inspire and High School classroom programs.**

**Junior Achievement of Kentuckiana is committed to inspiring and preparing the next generation for success. Whether schools in our community are holding classes in-person, remotely, or through some combination, Junior Achievement has the capability to continue inspiring tomorrows with our proven programs and with the support of volunteers and partners.**

**Read on for more evidence of JA's impact on Kentuckiana students.**



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**Inspiring Tomorrows™**



# JADE BROWN FOUND HER FUTURE CAREER AT JA BIZTOWN

Twelve years after serving as a CPA at the JA BizTown Norton's Children's Medical Group storefront, Jade Brown's career dream is about to come true. There are no better words than Jade's, as she tells her story.

People always ask me, "How did you get in accounting? When did you know you wanted to be in IT?" I tell them I have known what field I wanted to be in since 4th grade. My interest in IT came from me loving problem solving. But, my interest in accounting was solidified by my experience at JA BizTown. It is in my nature to help people, and I love working with numbers. So being the CPA of the doctor's office was the perfect job for me. I remember being only 10 years old, truly enjoying the normal duties of a CPA. It never felt like work. I am now a senior at the University of Louisville double majoring in Accounting and Computer Information Systems. After graduation, I will be working with KPMG (a Big Four accounting firm) in Atlanta, Georgia. I always knew I wanted to work with numbers and help people, whether it came to health or business. JA BizTown's real-world experience helped me realize that this field is meant for me.

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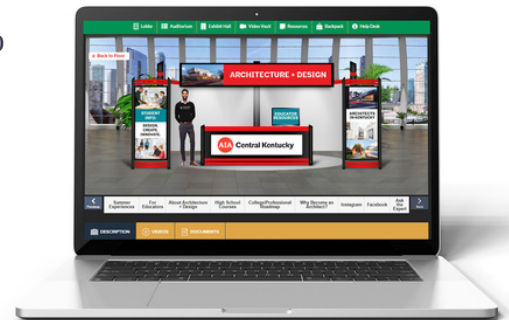




Junior Achievement of Kentuckiana’s mega career fair JA Inspire went virtual in its sixth year, the year where the pandemic forced many students to participate in school online. More than 12,000 8th and 9th grade students from the region registered for JA Inspire Virtual which kicked off on February 9, 2021. The student self-guided virtual experience was sponsored by American Student Assistance, Chase, Heaven Hill, Dow Chemical, UPS, Zoeller Co., Waystar, and more than 70 other organizations and businesses.

**Highlights include:**

- More than 80 business exhibits packed with career information
- More than 200 jobs highlighted in a similar "day in a life" format
- More than 50 companies offering "Ask an Expert" a feature for students to ask a business their questions.
- 12 pre-recorded webinar videos from local entrepreneurs to Alec Ingold, Fullback, Las Vegas Raiders of the NFL, sharing what it takes to succeed
- 7,600 Jefferson County Public Schools 8th grade students registered and an additional 4,400 from other school districts, public, private and parochial
- Unlimited student visits to the career fair through May 9th (for any teacher and registered students)



“It is very gratifying to see how important it is to educators and the business community to prepare and INSPIRE young people to pursue careers in our region,” said Junior Achievement of Kentuckiana president Debra Hoffer. “The innovation of the virtual platform will allow students unlimited visits to explore future careers for three months after the kickoff and share their interests with parents.”

One enthusiastic JCPS teacher noted, “The virtual sessions were extremely well-thought out and should be continued for students with different learning styles.”



# WHEN I GROW UP

Concerns over financial insecurity and economic disparity can lead to a loss of hope for today's young people. Junior Achievement programs help students understand how to manage money, make the connection between school and career success, and even know how to start a business.



We have all seen the statistics:

**63%** of Americans are living paycheck-to-paycheck (Highlands Solutions)

**69%** have less than \$1,000 in savings (GoBanking Rates)

**45%** of new businesses fail in the first five years (Bureau of Labor Statistics)

**27%** of college graduates find work in a field related to their major (Federal Reserve Bank of New York)

Junior Achievement of Kentuckiana addresses these challenges by promoting economic empowerment through education that targets serving every student in our region with Five JA Programs for a Better Future:

1. JA Volunteer-Led Elementary Classroom Programs
2. JA BizTown®
3. JA Finance Park®
4. JA Inspire®
5. JA High School Classroom Programs or 3DE™

Our research shows that students who have been through our educational experiences:

- Credit JA for their career choices
- Are more confident in managing money
- Are more likely to have started, owned, or partnered in a business
- Have a higher level of educational attainment than the general public
- Have a greater sense of self-confidence and self-belief

Junior Achievement makes a difference, but we can't do it alone. Tomorrow needs you today.

Watch this video to see what kids want for tomorrow.



<https://vimeo.com/511611291>





Junior  
Achievement®

# PIPELINE

Five Programs for  
a Better Future

**JA VOLUNTEER®  
IN ELEMENTARY  
CLASSROOMS**

Grades K-4



**JA BIZTOWN®**

Grade 5



**JA FINANCE  
PARK®**

Middle/High School



**JA INSPIRE®**

Middle/High School



**HIGH SCHOOL  
PROGRAMS**

JA Classroom Programs®  
3DE By Junior Achievement







**3DE**  
BY JUNIOR ACHIEVEMENT

**3DE TO LAUNCH AT  
ACADEMY@SHAWNEE AND  
VALLEY HIGH SCHOOL IN FALL 2021**

## **Equitable access to high quality education is the lever to economic mobility**

Teachers, administrators, JA and the 3DE national team are preparing for the 3DE by Junior Achievement launch that will involve the entire 9th grades at the Academy @ Shawnee and Valley High School. Within four years, all students at the schools will be enrolled in 3DE. Iroquois High School will begin their 3DE work in the fall of 2023 and one school, TBA, will launch in fall 2024.

A program created by JA as a “catalyst for change”, 3DE will provide high quality education to unlock academic potential and expand economic opportunity for all students. Competency-Based Case Method teaching and learning is at 3DE’s core. Student learning centers on evaluating real-world challenges facing Case Partners. Learning in core classes is applied to solving those problems. Students work in groups to draw conclusions and present solutions to the Case Partners.

The freshmen will experience Case Challenges led by some of Kentuckiana’s most prominent companies: Deloitte, Norton Healthcare, Trilogy, GE Appliances and Amgen; national Case Challenges will center on Arby’s, Delta Airlines and Truist. Case Challenges are not limited to for-profit business: The Rotary Club of Louisville is partnering with the Louisville NAACP for a Case Challenge in early 2022.

While students are working together in teams to solve the problems, they are gaining the competencies they need to be prepared for jobs for the future, jobs that might not even exist yet. Each case is developed around one of the competencies: Collaboration, Critical/Analytical Thinking, Cultural Agility, Communication, Creativity/Innovation and Self-Direction.

Students who are already in one of the 23 3DE schools in Georgia, Washington, D.C., Texas and Florida use words like “genuine” (for its real-world application), “engaging” and “amazing” to describe their 3DE experience thus far. 3DE results for Banneker High School, the first 3DE school, include a 46% increase in graduation rate and 99% of the senior class graduated on time.

The Gheens Foundation, the James Graham Brown Foundation and members of the JA of Kentuckiana Board of Directors have helped contribute to the \$1,150,000 local match goal to bring 3DE to Louisville.





**Junior  
Achievement®**  
of Kentuckiana



**56,823**  
Students

**2,167**  
Classes

**3,420**  
Volunteers

# IMPACT

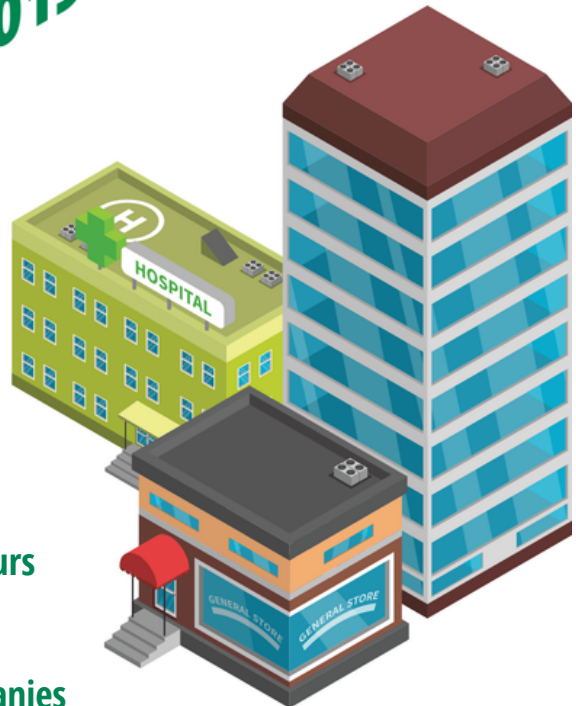
2019-20 School Year



**293**  
Schools

**533,628**  
Instructional Hours

**175**  
Volunteer Companies





## Junior Achievement of Kentuckiana

# Statement of Activities

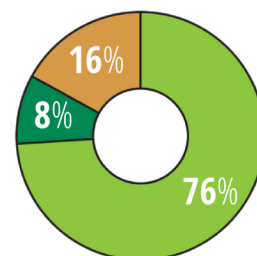
Year Ending June 30, 2020

Public Support and Revenues:	Without Donor Restrictions	With Donor Restrictions	Total
Contributions, sponsorships and grants	\$ 1,157,968	\$ 65,550	\$ 1,223,518
Special events, net of cost of benefit to donors	\$ 253,416		\$ 253,416
Investment Income	\$ 38,714		\$ 38,714
Unrealized gain on investments	\$ (288,293)		\$ (288,293)
Realized gain on investments	\$ 348,923		\$ 348,923
In-kind contributions	\$ 273,817		\$ 273,817
Other Income	\$ 328		\$ 328
Change in beneficial interests in assets held by others	\$ (15,483)		\$ (15,483)
Net assets released from restriction:			
Purpose restrictions	\$ 43,029	\$ (43,029)	
Time restrictions	\$ 84,800	\$ (84,800)	
<b>Total Public Support and Revenues</b>	<b>\$ 1,897,219</b>	<b>\$ (62,279)</b>	<b>\$ 1,834,940</b>
<b>Expenses:</b>			
Program expense	\$ 1,681,546		\$ 1,681,546
Management and general expense	\$ 187,916		\$ 187,916
Fundraising and special events expense	\$ 340,524		\$ 340,524
<b>Total Expenses</b>	<b>\$ 2,209,986</b>		<b>\$ 2,209,986</b>
<b>Change in Net Assets</b>	<b>\$ (312,767)</b>	<b>\$ (62,279)</b>	<b>\$ (375,046)</b>
<b>Net Assets, Beginning of Year</b>	<b>\$ 4,462,122</b>	<b>\$ 87,335</b>	<b>\$ 4,549,457</b>
<b>Net Assets, End of Year</b>	<b>\$ 4,149,355</b>	<b>\$ 25,056</b>	<b>\$ 4,174,411</b>

## Expense Allocation

Year Ending  
June 30, 2020

- Program Services
- Management & General
- Fundraising & Special Event



# Statement of Financial Position

Year Ending June 30, 2020

Assets		Liabilities and Net Assets	
<b>Current Assets</b>		<b>Current Liabilities</b>	
Cash and equivalents	\$ 272,146	Accounts payable	\$ 2,037
Investments	\$ 2,068,186	Accrued expenses	\$ 23,393
Pledges receivable, net	\$ 40,067	Deferred revenue	\$ 7,655
Prepaid expenses	\$ 6,000	Small Business Administration loan	\$ 214,100
<b>Total Current Assets</b>	<b>\$ 2,386,399</b>	<b>Total Current Liabilities</b>	<b>\$ 247,185</b>
<b>Long-Term Assets</b>		<b>Net Assets</b>	
Beneficial interest in assets held by others	\$ 216,452	Without donor restrictions:	\$ 4,149,355
Fixed assets - net	\$ 1,818,745	With donor restrictions:	\$ 25,056
<b>Total Long-Term Assets</b>	<b>\$ 2,035,197</b>	<b>Total Net Assets</b>	<b>\$ 4,174,411</b>
<b>Total Assets</b>	<b>\$ 4,421,596</b>	<b>Total Liabilities and Net Assets</b>	<b>\$ 4,421,596</b>

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