

A photograph of two young Black women smiling at the camera. The woman on the left is wearing a dark grey t-shirt and a yellow lanyard. The woman on the right is wearing a white floral patterned shirt and a blue lanyard, and is holding a black tablet. In the background, a blue banner with the text "on Fed" is visible. A large grey diagonal shape is overlaid on the top right of the image.

ANNUAL REPORT 2019-2020

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For more than 70 years in San Diego, Junior Achievement has been delivering experiential learning programs that teach kids how money works, how to get jobs, and how to start businesses.

As our community continues to navigate a global pandemic, political division, and deep social challenges, we are more resolved than ever to provide access to Junior Achievement’s life-changing learning experiences to all students in San Diego. Our practical learning programs encourage young people to discover their potential and develop tangible skills to move toward their goals with confidence.

We believe tremendous opportunities for growth continue to exist amidst the challenges we face, with JA San Diego uniquely positioned to deliver impactful solutions across our diverse community. Our vision is a dynamic, prosperous, and inclusive economy in San Diego, with JA committed to empowering students through practical programs that expand awareness, enhance access to opportunity, and drive personal accountability for career and economic success.

While we’re proud of what we have done this year, we’ve accepted the challenge to do more. We hope you’ll join us in our mission of getting kids in San Diego ready to succeed in our community, regardless of where they’re from, their economic background, or the color of their skin.

We’re grateful to the hundreds of partners, investors, educators, and families who continue to support JA San Diego and the work we do. The work isn’t done... so neither are we.

Michael S. Brown
Lead Advisor/ Principal, Dowling & Yahnke
Board Chair

Our Mission & Impact

Junior Achievement of San Diego County (JA San Diego) prepares young people for success in their futures. Our experiential, life-changing programs enable K-12th grade students to break through the cycles of inequity and learn the knowledge, experiences, and tangible tools to be successful in the “real world.”

WE EMPOWERED
8,000
STUDENTS

WE INSPIRED
3,379
VOLUNTEERS

from historically disenfranchised communities with the education and skills to overcome socioeconomic barriers and achieve future economic success. During the 2019-2020 school year, 23,680 students throughout San Diego county were empowered with the knowledge to find their future career and financial success.

industry volunteers that represent the communities in which our students live and will one day work, to deliver our transformative programs. By sharing their personal and professional knowledge, these essential leaders enabled students to make the connection between what they are learning and the skills they need to be “real world ready.”

Goals for the Future

Increase Awareness

While the work we do with educators and students will always be our first priority, the story we’ve embodied for more than 70 years in San Diego needs to be told better, in more places, and with context that’s relevant to the communities we serve.

Develop Partnerships

Working at the intersection of education and local business, we know that thriving, inclusive economies and empowered citizens are a result of collaborative efforts and collective impact.

Diversify Impact

Like all charities, we are not-for-profit... and “not-for-loss”. A range of relevant, mission-driven programs that are competitively priced and accessible through scholarships ensure long-term sustainability and increased impact.

Elementary School Programs

JA K-12th grade students course curriculum aligns with Common Core State Standards with each program building upon concepts from the previous grade. The programs are designed to help students make the connection between what they learn in school and how it can be applied in the real world. The goal is to enhance its relevancy and increase students' understanding of the value of staying in school, planning for the future and making responsible financial and career decisions.

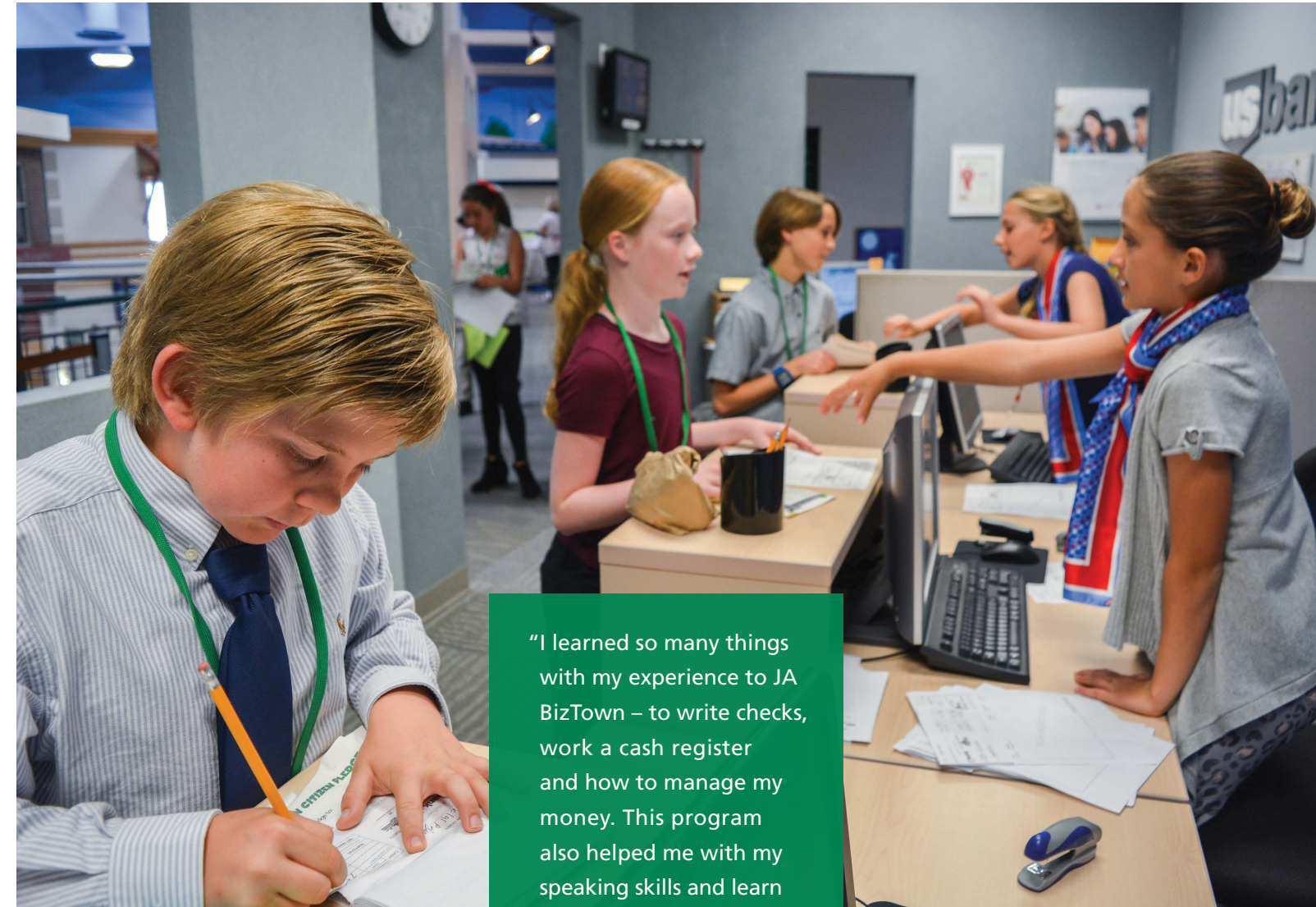
In-Class Programs

JA programs continue to be delivered in partnership with local schools and thousands of mentors and volunteers. Through curriculum aligned with Common Core and California State Standards – and developed in partnership with educators and industry – nearly 10,000 K-5 students annually receive hands-on, “real world” lessons across San Diego County.



JA BizTown

JA BizTown is an experiential that provides 5th grade students with the knowledge of work readiness, entrepreneurship, and financial literacy. Students receive in-class lessons that teach them the foundation of business, economics and free enterprise before visiting The McGrath Family JA BizTown, a 10,000 square foot mini-city where over 19,000 students each year put that knowledge to work by being employed at one of 21 life-sized San Diego businesses. Throughout their experience, they receive paychecks, open bank accounts, pay taxes, vote, and are challenged to earn a profit in their business. Our program brings the real world to students, opening their minds to their potential and making a lasting impact one student at a time.



“I learned so many things with my experience to JA BizTown – to write checks, work a cash register and how to manage my money. This program also helped me with my speaking skills and learn how to be a leader.”

*Isabella, 5th Grader
Pine Elementary School*

Middle & High School Programs

JA Job Shadow

JA Job Shadow provides almost 500 students with engaging and meaningful work-based learning opportunities. In collaboration with industry and education partners, JA connects students to the world of work in San Diego's high-priority career sectors, leading industry companies and businesses. Students learn directly from business professionals about what careers are available, how the professionals arrived at their current jobs and career paths the students can pursue to be successful.



JA Finance Park

Through project based curriculum and a technology driven simulation, JA Finance Park takes participants on a journey of what adult life can be. Students assess their skills, knowledge, and interests to explore potential careers. Participants learn about insurance, credit, basic banking and budgeting before experiencing the interactive budgeting simulation at the Mission Fed JA Finance Park where they leave with the knowledge of how to make intelligent financial and career decisions.

JA Company Program

JA Company Program brings entrepreneurship to 550 high school students. Students take a product or service that solves a need in their community and determine which business ideas should be vetted further. Through launching their own startup business, the students learn creative thinking, valuable business skills, and confidence. At the end of the program, the student companies showcase their businesses to a panel of judges and guests at the JA Company Program Competition.

JA Stock Market Challenge

JA Stock Market Challenge introduces 450 high school students to the fundamentals of stock market trading and the power of investing for your future. Taught by volunteers in the classroom, this program prepares student teams to compete against teams from other San Diego high schools in JA's exciting, fast-paced and hands-on live Stock Market Challenge event.



"JA provides hands-on programs that enable students to learn potential career pathways and see what the world is like beyond what is possible to teach them inside of my classroom."

*Teacher
El Cajon Valley High School*

Community, Adult & Family Programs

Community Partnerships & Collaborations



"I came to JA Summer Camp with no idea what my future was going to look like...JA made me put my future into perspective and can help MY generation do the same."

Paul, JA Camper

JA Camps

Our camps offer opportunities for individuals to experience JA programs outside of the classroom. Campers are empowered to start thinking about their future where they will participate in interactive experiences, as well as, camp activities and team-building games while learning the key skills to be "real world ready!" By using their unique strengths and personality traits, campers build friendships, discover their potential and identify what it will take to succeed in their futures.

JA for Everyone

Utilizing the Mission Fed JA Finance Park technology-driven, interactive simulation, JA for Everyone incorporates basic personal finance and budgeting instruction to enable participants to learn skills to plan for a financially secure future. Participants are given a virtual persona complete with family, income, credit score, and debt before participating in the interactive simulation where they use this knowledge to explore what it takes to have a successful future in San Diego.



Through the three pillars of success – financial literacy, work-readiness and entrepreneurship – JA is committed to empowering all youth and communities...and we know systemic change requires multiple organizations, at all levels, working together to call for equitable policies and build a thriving, inclusive economy in San Diego.

From community partners like organizations like Just In Time for Foster Youth and South Bay Community Services to education agencies like San Diego County Office of Education's Juvenile Court and Community Schools, strategic partnerships ensure that thousands of young people throughout San Diego County are empowered to identify and achieve their economic success.

Lifetime Laureates

It is our privilege to honor these prominent members of the local business community for both their professional accomplishments and their invaluable contributions to San Diego Junior Achievement Business Hall of Fame Laureates embody the ideals of Junior Achievement and personify the lessons taught by our programs.

Douglas E. Barnhart (2001)
Barnhart, Inc.

John S. Barry* (1993)
WD-40

Rolf Benirschke (2015)
Legacy Health Strategies
& NFL Hall of Fame

J. Robert Beyster* (2007)
SAIC

Phil Blair (2003)
MANPOWER

Ken Blanchard (2013)
The Ken Blanchard Companies

Margie Blanchard (2013)
The Ken Blanchard Companies

Linden Blue (2014)
General Atomics

Thella Bowens (2013)
San Diego County Regional
Airport Authority

Robert Breitbard* (2000)
The Hall of Champions

Janice Brown (2017)
Brown Law Group
& Beyond Law

Sandra Brue (2004)
Sandicast

Clair Burgener* (1991)
U.S. Congressman

Malin Burnham (2002)
The Burnham Companies

Ann Burr (1994)
Time Warner Cable

Chris Cramer (2018)
Karl Strauss Brewing Co

Joe Craver (2012)
San Diego Red Cross

Ingrid Croce (1998)
Croce’s Restaurants

Mike Cross (1996)
Seaworld

Dr. Michael R. Cunningham (2018)
National University Systems

Stephen Cushman (1995)
Cush Automotive Group

Paul Ecke, Jr.* (1996)
Paul Ecke Ranch

Anne L. Evans (1991)
Evans Hotels

Peter C. Farrell (2008)
Resmed

Jane Fetter (2018)
Community Leader

Tom Fetter (2018)
San Diego Car Care

Ron Fowler (2003)
Liquid Investments, Inc.

Ronne Froman (2014)
Rear Admiral,
US NAVY (Retired)

Murray Galinson* (1992)
San Diego National Bank

William K. Geppert (2011)
Cox Communications

Wendy Gillespie (2017)
Frontier Trading
Starhawk Productions

Jack Goodall (1992)
Foodmaker, Inc.

Ernest W. Hahn* (1990)
Hahn Company

David Hale (2011)
Hale Biopharma Ventures

Bruce Hazard* (1995)
R.E. Hazard Contracting

Tom Hom (2015)
Civic Leader,
Statesman & Businessman

Robert Horsman (2004)
San Diego National Bank

Pat Hyndman* (2011)
Vistage International

Irwin Jacobs (2004)
Qualcomm

William Jones (2003)
Citylink Investment Corp.

Mel Katz (2003)
Manpower

Herbert G. Klein* (2002)
Copley Newspaper

Jessie J. Knight (2009)
Sempra Energy

Ray Kroc* (1986)
McDonald’s Corporation

Linda Lang (2009)
Jack in the Box

Susan Lew (1994)
S. Lew & Associates

Kurt Listug (2016)
Taylor Guitars

Larry Lucchino (1998)
San Diego Padres

Greg Lucier (2013)
Life Technologies

Ron Martin (2001)
Mission Federal Credit Union

Carlee McGrath (2016)
McGrath Family Foundation

Laurie McGrath (2016)
McGrath Family Foundation

Jack McGrory (2017)
La Jolla MJ Management, LLC

Corky McMillin* (2005)
The Corky McMillin Co.

Delores McNeely (2010)
U.S. Bank

Robert McNeely* (2010)
Union Bank

Julie Meier Wright (2001)
San Diego Regional EDC

John Moores (2006)
San Diego Padres

Barbara Morton (2011)
Brigantine Family of Restaurants

Mike Morton (2011)
Brigantine Family of Restaurants

Vincent E. Mudd (2005)
San Diego Office Interiors

Michael W. Murphy (2014)
Sharp Healthcare

Tom Nassif (2010)
Western Growers

Tina S. Nova (2008)
Genoptix

Ted Owen (2000)
San Diego Business Journal

Thomas Page (1992)
San Diego Gas & Electric

Gilbert Partida (1998)
Pricemart, Inc.

Joanne Pastula (2015)
Junior Achievement
of San Diego County

Bob Payne (2004)
Multi-Ventures, Inc.

Diane Powers (1993)
Bazarr Del Mundo

Conrad Prebys* (2008)
Progress Management

Sol Price* (1991)
Price Charities

Ernest Rady (2006)
American Assets, Inc.

Debra L. Reed (2006)
San Diego Gas & Electric

Frederick H. Rohr* (1990)
Rohr Industries

Patti Roscoe (1995)
PRA Destination Management

Duane Roth* (2000)
Alliance Pharmaceutical Corp.

Ted Roth (2000)
Alliance Pharmaceutical Corp.

Ralph Rubio (1993)
Rubio’s Restaurants

Hal Sadler (2009)
Tucker Sadler Architects, Inc.

T. Denny Sanford (2015)
Businessman & Philanthropist

Thomas Sefton* (1991)
San Diego Trust & Savings

Suzy Spafford (2002)
Suzy’s Zoo

Dean A. Spanos (2005)
San Diego Chargers

Dan Spinazzola (2016)
Diversified Restaurant
Systems, Inc.

Terry A. Straeter* (1994)
GDE Systems, Inc.

Deborah Szekely (2007)
Rancho La Puerta

Bob Taylor (2016)
Taylor Guitars

Carol Wallace (1996)
SD Convention Center Corp.

Mary Walshok (2012)
UC San Diego Extension

Bill Walton (2017)
Philanthropist

Lori Walton (2017)
Philanthropist

Charles Wax (2007)
Waxie Sanitary Supply

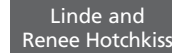
Steve Williams (2010)
Sentre Partners

Walter Zable* (1986)
Cubic Corporation

* = Deceased

Our Investors

The impact JA makes on young adults would not be possible without the generous support of the business community. The financial investments that these businesses have made inspire and prepare JA students to succeed in the global economy.



Your gift. Their future. Thank you for your support!

These supporters generously invested \$15,000 and above in 2019-2020.

Financials

Consolidated Statements of Activities

NET ASSETS WITHOUT DONOR RESTRICTION

Public Support and Revenues:

Contributions:

Corporate	365,510	523,558
Individual	66,914	130,501
Foundation	669,179	424,700

Total Contributions	\$ 1,101,603	\$ 1,078,759
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Government Revenue	25,000	17,500
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Program Fees	449,605	589,275
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In-Kind	4,180	12,740
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Other Income	11,203	22,379
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Special Events Gross:	455,323	570,765
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Less: Special Events Expense	(148,249)	(232,189)
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Special Events, Net	\$ 307,074	\$ 338,576
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Net Assets Released from Restrictions	206,478	58,391
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Total Public Support and Revenues	\$ 2,105,143	\$ 2,117,620
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Expenses:

Program Services	1,241,417	1,287,232
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Supporting Services:

Management and General	536,738	638,834
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Fundraising	335,290	528,232
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Total Expenses	\$ 2,113,445	\$ 2,454,298
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Change in Net Assets Without Donor Restriction	(8,302)	(336,678)
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NET ASSETS WITH DONOR RESTRICTION

Contributions	173,000	273,000
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Net Assets Released from Restrictions	(206,478)	(58,391)
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Change in Net Assets With Donor Restriction	(33,478)	214,609
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Change in Net Assets	\$ (41,780)	\$ (122,069)
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Net Assets, Beginning	5,902,198	6,024,267
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Net Assets, Ending	5,860,418	5,902,198
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Consolidated Statements of Financial Position

ASSETS

Current Assets:

Cash	907,854	120,102
Accounts Receivable	750	55,399
Pledges Receivable, net	174,000	130,686
Prepaid Expenses and other assets	42,009	40,320
Total Current Assets	\$ 1,124,613	\$ 346,507

Long-Term Assets:

Pledges receivable, net of current portion	32,380	88,163
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Property and equipment, net	8,519,927	8,709,101
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Total Long-Term Assets	\$ 8,552,307	\$ 8,797,264
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Total Assets	\$ 9,676,920	\$ 9,143,771
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LIABILITIES AND NET ASSETS

Current Liabilities:

Accounts Payable and accrued expenses	252,094	327,433
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Deferred Revenue	89,053	161,346
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Current portion of notes payable	2,771,693	2,752,794
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Total Current Liabilities	\$ 3,112,840	\$ 3,241,573
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Long-Term Liabilities:

Notes payable, net of current portion	703,661	0
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Total Liabilities	\$ 3,816,502	\$ 3,241,573
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Net Assets:

Without donor restrictions	5,546,418	5,554,720
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With donor restrictions	314,000	347,478
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Total Net Assets	\$ 5,860,418	\$ 5,902,198
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Total Liabilities and Net Assets	\$ 9,676,920	\$ 9,143,771
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Junior Achievement Board of Directors*

John Asdell

Robert Half
Regional Vice President-
San Diego

Jennifer Barnes

Optima Office, Inc.
CEO & Co-Founder

Javed Bhaghani

Biscayne Hospitality
President

Sean Bogue

Jack in the Box, Inc.
Vice President,
Planning & Analysis

Michael Brown

Dowling & Yahnke
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Liz Carter

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CFO & COO

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The UPS Store
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Cesar Enciso

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Melissa Master-Holder

LPL Financial
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Learning & Development

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Cajon Valley Union
School District
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Jae Park

Dentons US LLP
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Erin Polek

Qualcomm Inc.
Sr. VP & Chief
Account Officer

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Kaiser Permanente
Area CFO

Manuel Rodriguez

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External Relations

Mike Sage

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Partner, Deals

Omar Salah

Union Bank
Head of Small
Business Banking

Shamus Sayed

Interpreters Unlimited, Inc.
Vice President

Drew Schlosberg

The San Diego
Union Tribune
Advertising Relations
Director

Debra Schwartz

Mission Federal
Credit Union
President & CEO

Angela Shafer-Payne

San Diego County
Regional Airport
Authority
Vice President,
Planning & Operations

Matthew Showley

Creative Capital
Management
Investments LLC
Principal & Owner

Alan Spector

Entrepreneur

Susan Steele

Deloitte
Partner

Dave Sterlitz

Dividend Finance, LLC
General Counsel

Matthew Tessier, Ed.D.

Chula Vista Elementary
School District
Assistant Superintendent

Paul Twardowski

Hines
Senior Managing Director

Yandro Valdez

US Bank
Senior Vice President

Matt Weightman

Banner Bank, Sr. VP
Retail Division Manager

Chad Whitehead

Ernst & Young LLP
Audit Partner

Mike Wilson

Advisory World/
LPL Financial
Executive Vice President

*Board Members as of 6/30/20





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