Welcome Letter

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

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.

Goals for the Future

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.”
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
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.

Middle & High School Programs

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 fills 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.
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.

“...”

Paul, JA Camper
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.

Lifetime Laureates

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
Tom Fetter (2018) Community Leader
Resmed
Peter C. Farrell (2008) Evans Hotels
Ernest W. Hahn* (1990) Hahn Company
David Hale (2011) Hale Biopharma Ventures
Tom Hom (2015) Civic Leaders
Pat Hyndman* (2011) Vantage International
Irwin Jacobs (2004) Qualcomm
Mel Katz (2003) Manpower
Herbert G. Klein* (2002) Roper Newspapers
Jessie J. Knight (2009) Sempra Energy
Ray Kro* (1986) McDonald’s Corporation
Linda Lang (2009) Jack in the Box
Susan Lew (1994) S. Lew & Associates
Kurt Listug (2016) Taylor Guitars
Larry Luchino (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) Starhawk Productions
Conrad Prebys* (2008) Rodeo Productions
Santa Fe Springs, Inc.
Mike 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 Nast (2010) Western Growers
Tina S. Nova (2008) Genoptix
Joanne Pastula (2015) Junior Achievement of San Diego County
Diane Powers (1993) Bazaar Del Mundo
Debra L. Reed (2006) San Diego Gas & Electric
Frederick H. Rohr* (1990) Rohr Industries
Jessie J. Knight (2009) San Diego Padres
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
Steve Williams (2010) Sentre Partners
Walter Zable* (1986) Cubic Corporation
Ralph Rubio (1993) Rubio’s Restaurants
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
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.
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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.
### Consolidated Statements of Financial Position

#### ASSETS

<table>
<thead>
<tr>
<th></th>
<th>2020</th>
<th>2019</th>
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<tbody>
<tr>
<td><strong>Current Assets:</strong></td>
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<tr>
<td>Cash</td>
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<td>Accounts Receivable</td>
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<td>Pledges Receivable, net</td>
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<td><strong>Total Current Assets</strong></td>
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<td><strong>Long-Term Assets:</strong></td>
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<tr>
<td>Pledges receivable, net of current portion</td>
<td>32,380</td>
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<td>Property and equipment, net</td>
<td>8,519,927</td>
<td>8,709,101</td>
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<td><strong>Total Long-Term Assets</strong></td>
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<td>$8,797,264</td>
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<td><strong>Total Assets</strong></td>
<td>$9,676,920</td>
<td>$9,143,771</td>
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#### LIABILITIES AND NET ASSETS

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<thead>
<tr>
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<tbody>
<tr>
<td><strong>Current Liabilities:</strong></td>
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<tr>
<td>Accounts Payable and accrued expenses</td>
<td>252,094</td>
<td>327,433</td>
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<td>Deferred Revenue</td>
<td>89,053</td>
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<td>Current portion of notes payable</td>
<td>2,771,693</td>
<td>2,752,794</td>
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<td><strong>Total Current Liabilities</strong></td>
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<td><strong>Long-Term Liabilities:</strong></td>
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<td>Notes payable, net of current portion</td>
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<td><strong>Total Liabilities</strong></td>
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<td><strong>Net Assets:</strong></td>
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<tr>
<td>Without donor restrictions</td>
<td>5,546,418</td>
<td>5,554,720</td>
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<tr>
<td>With donor restrictions</td>
<td>314,000</td>
<td>347,478</td>
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<td><strong>Total Net Assets</strong></td>
<td>$5,860,418</td>
<td>$5,902,198</td>
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<td><strong>Total Liabilities and Net Assets</strong></td>
<td>$9,676,920</td>
<td>$9,143,771</td>
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#### Consolidated Statements of Financial Activities

### NET ASSETS WITHOUT DONOR RESTRICTION

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<thead>
<tr>
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<th>2020</th>
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<tbody>
<tr>
<td>Contributions:</td>
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<tr>
<td>Corporate</td>
<td>365,510</td>
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<td>Individual</td>
<td>66,914</td>
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<td>Foundation</td>
<td>669,179</td>
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<td><strong>Total Contributions</strong></td>
<td>$1,101,603</td>
<td>$1,078,759</td>
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<td>Government Revenue</td>
<td>25,000</td>
<td>17,500</td>
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<td>Program Fees</td>
<td>449,605</td>
<td>589,275</td>
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<td>In-Kind</td>
<td>4,180</td>
<td>12,740</td>
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<td>Other Income</td>
<td>11,203</td>
<td>22,379</td>
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<td>Special Events Gross:</td>
<td>455,323</td>
<td>570,765</td>
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<td>Less: Special Events Expense</td>
<td>(148,249)</td>
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<td><strong>Special Events, Net</strong></td>
<td>$307,074</td>
<td>$338,576</td>
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<td>Net Assets Released from Restrictions</td>
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<td><strong>Total Public Support and Revenues</strong></td>
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<td>$2,117,620</td>
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<tr>
<td>Expenses:</td>
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<tr>
<td>Program Services</td>
<td>1,241,417</td>
<td>1,287,232</td>
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<td>Supporting Services:</td>
<td>536,738</td>
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<td>Management and General</td>
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<td>528,232</td>
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<td>Fundraising</td>
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<tr>
<td><strong>Total Expenses</strong></td>
<td>$2,113,445</td>
<td>$2,454,298</td>
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<tr>
<td>Change in Net Assets Without Donor Restriction</td>
<td>(8,302)</td>
<td>(336,678)</td>
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#### NET ASSETS WITH DONOR RESTRICTION

<table>
<thead>
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<th>2020</th>
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<tbody>
<tr>
<td>Contributions</td>
<td>173,000</td>
<td>273,000</td>
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<tr>
<td>Net Assets Released from Restrictions</td>
<td>(206,478)</td>
<td>(58,391)</td>
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<td>Change in Net Assets With Donor Restriction</td>
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<td><strong>Change in Net Assets</strong></td>
<td>$ (41,780)</td>
<td>$ (122,069)</td>
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<td>Net Assets, Beginning</td>
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<tr>
<td>Net Assets, Ending</td>
<td>5,860,418</td>
<td>5,902,198</td>
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</table>
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Regional Vice President-
San Diego

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