

cool surface layer
including land and seafloor

brittle layer composed of
crust and rigid mantle,
broken into 14 or so plates

Mantle
lower layer partially
melted, flows slowly in
convection cells that move
lithospheric plates like
boxes on a conveyor belt

**What's the Shaking
Where You Live?**
Research on faults, seismic activity
enables scientists to map probable
hazard levels.



ANNUAL REPORT 2020-2021

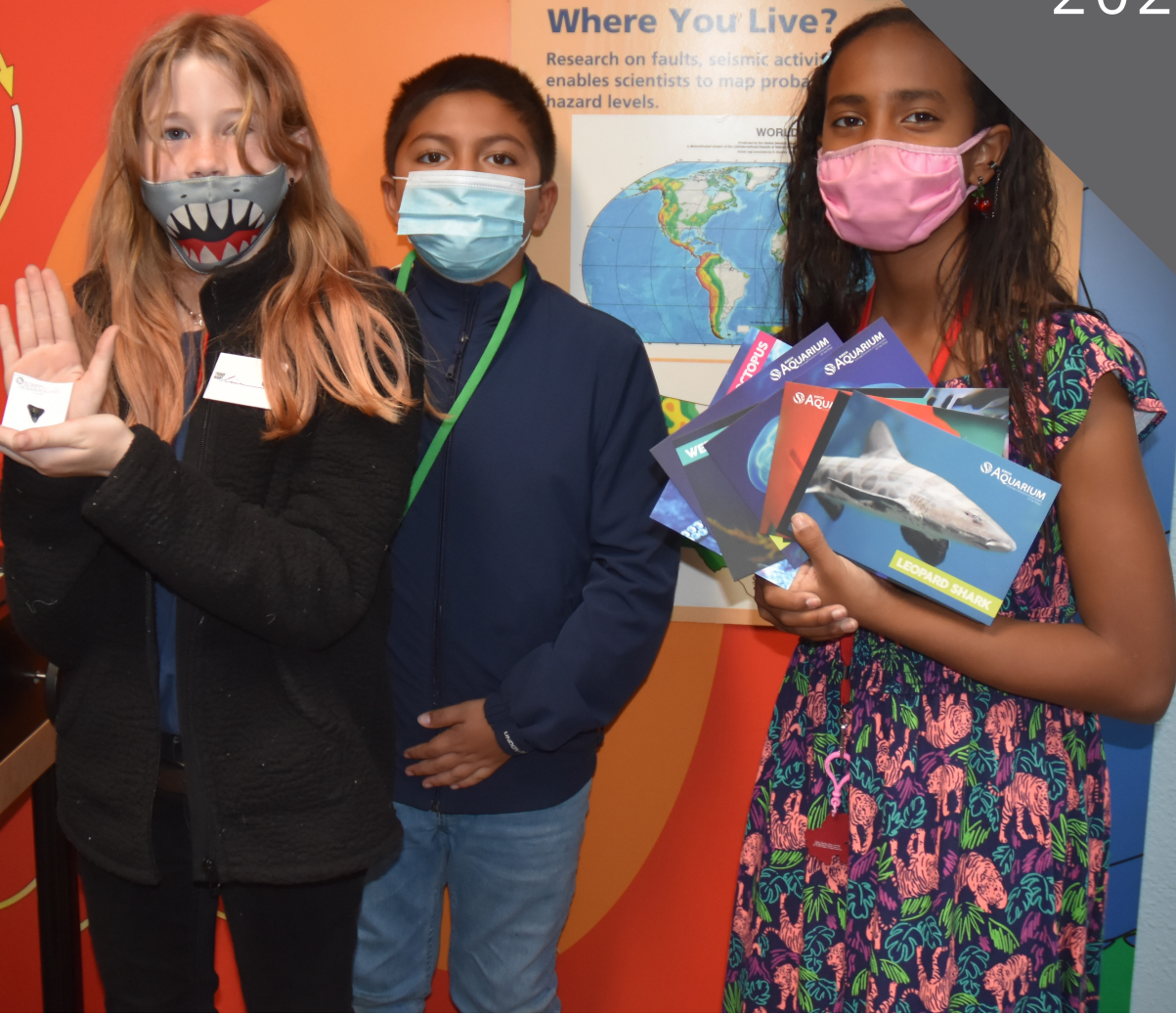


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Welcome Letter

Friends,

Chinese philosopher Sun Tzu (“The Art of War”) noted that “in the midst of chaos, there is opportunity.”

The last two and a half years of a global pandemic has left many organizations overwhelmed and under-resourced. In that context, we are so proud that Junior Achievement of San Diego County (JA San Diego) continues to thrive, adapting programs and listening to our communities to deliver sustainable, in-demand programs that continue to support the economic empowerment of our youth.

Even as schools closed, opened, and then closed again, we remained focused on providing our youth interactive experiences and “real world” applications to illustrate what their future success can look like. As we have more for than 70 years locally, JA San Diego and our corporate, governmental, and education partners continue to ensure that today’s graduates are tomorrow’s leaders.

We’re especially proud of our efforts to focus more resources and initiatives to low-to-moderate income and BIPOC (Black, Indigenous, and People of Color) communities that have been historically disenfranchised. Now more than ever, our mission to economically empower our neighbors is critical to the growth and success of a San Diego economy that benefits all — not just “the few.”

On behalf of the JA San Diego Board, staff, volunteers, and partners, we hope our 2020-2021 Annual Report is inspiring. We look forward to working with other stakeholders to uplift and empower more young people across San Diego County.

In service,



Debra Schwartz
Board Chair
President & CEO of
Mission Federal Credit Union



Siddhartha “Sidd” Vivek
President & CEO
JA San Diego

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

11,657

STUDENTS

across all grade levels throughout San Diego County during the 2020-2021 school year. These students are now empowered with the knowledge to find their future career and financial success.

WE INSPIRED

250

VOLUNTEERS

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

Customized Programming

As programs grow through virtual and digital delivery methods, we can meet students where they are and provide free and fee-based programs and curriculum that meet the specific needs of the local community.

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 Programs support our educators and community partners with course curriculum aligned to Common Core State Standards and designed for all grade levels. 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.

JA Virtual Academies

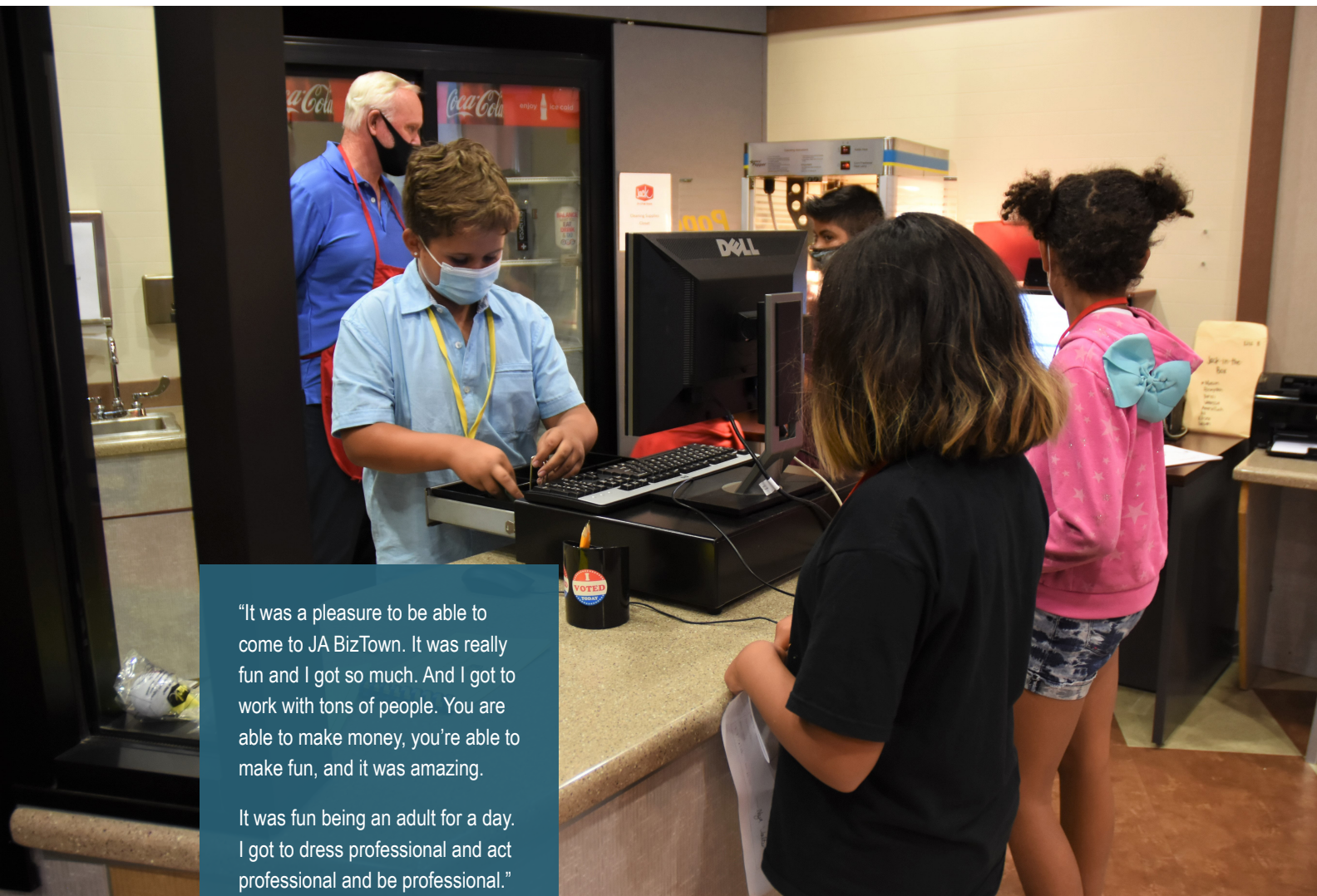
Led by JA staff and supported by San Diego business community members, JA Virtual Academy Programs are designed to enable students to take control of their futures by learning about work and career readiness, entrepreneurship, and financial literacy. Students learn about the variety of career possibilities in San Diego, how to start and run their own business, and how money works in a fun and engaging environment with their friends and fellow participants.

JA BizTown

JA BizTown is an experiential program 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 students put that knowledge to work by being employed at one of the 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.

In addition to our in-person program, we also offer a virtual BizTown simulation that uses the same essential curriculum but allows flexibility with the teaching model and makes our impactful and in-demand program accessible for those that cannot visit our facility. Both of our programs bring the real world to students, opening their minds to their potential, and making a lasting impact one student at a time.



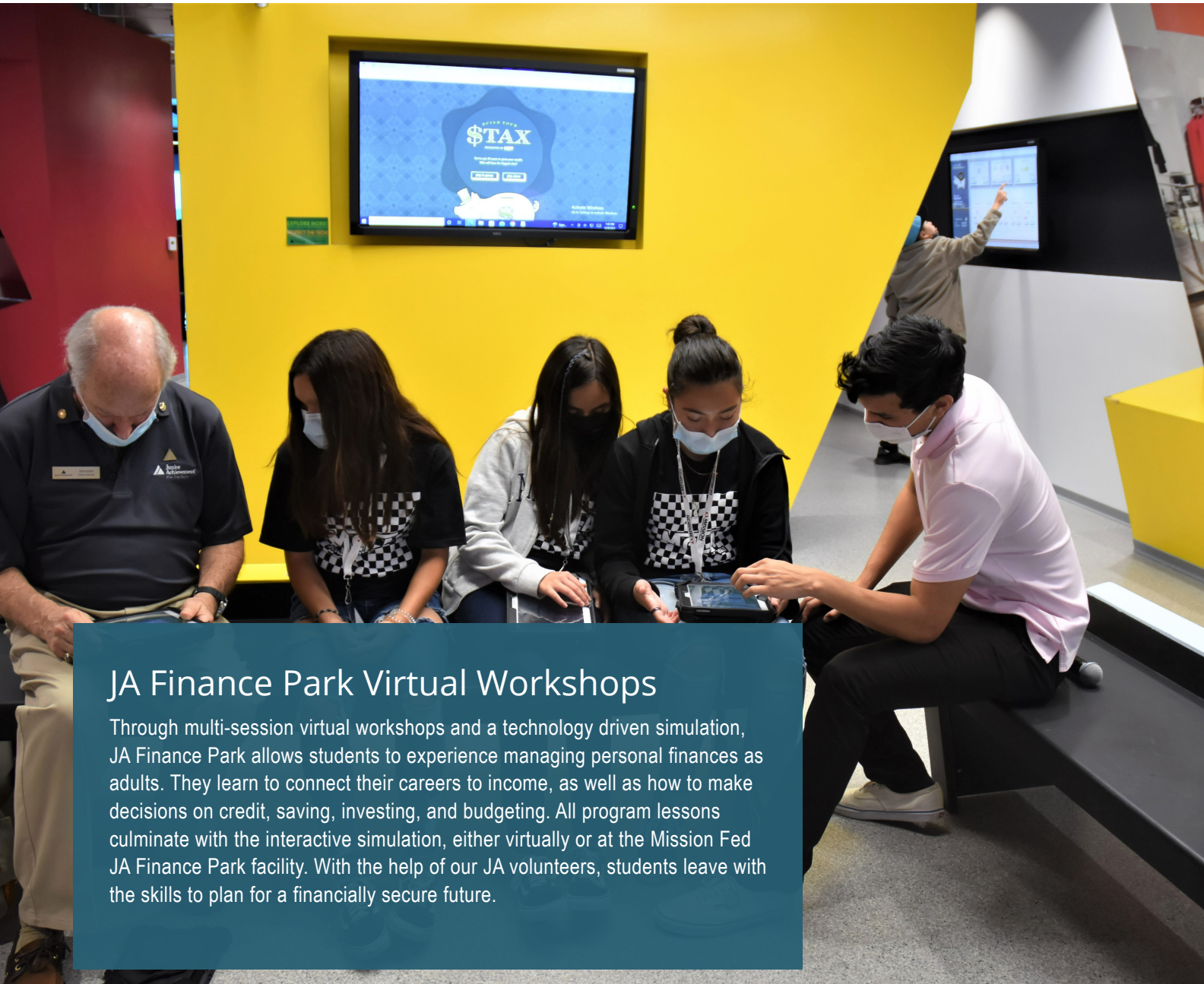


"It was a pleasure to be able to come to JA BizTown. It was really fun and I got so much. And I got to work with tons of people. You are able to make money, you're able to make fun, and it was amazing.

It was fun being an adult for a day. I got to dress professional and act professional and be professional."

Rowan, 6th Grader
Descanso Elementary School

Middle School Programs



JA Finance Park Virtual Workshops

Through multi-session virtual workshops and a technology driven simulation, JA Finance Park allows students to experience managing personal finances as adults. They learn to connect their careers to income, as well as how to make decisions on credit, saving, investing, and budgeting. All program lessons culminate with the interactive simulation, either virtually or at the Mission Fed JA Finance Park facility. With the help of our JA volunteers, students leave with the skills to plan for a financially secure future.

High School Programs

JA Stock Market Challenge

JA Stock Market Challenge introduces high school students to the fundamentals of the stock market and the impact of current events on the stock market. Students gain an understanding of the benefits and challenges of investing in the stock market as part of a broader, long-term investment strategy. Taught by volunteers in the classroom, this program prepares student teams from all over San Diego County to compete against each other in JA's exciting, fast-paced, and hands-on live Stock Market Challenge event.

JA Company Program

JA Company Program empowers high school students to fill a need or solve a problem in their community and teaches them practical skills required to conceptualize, capitalize, and manage their own business venture. Community volunteers and mentors provide real-world guidance and experience to the student-led startup. The program ends with a Student Company of the Year Competition in which the student companies showcase their businesses to a panel of judges and guests.

JA Virtual Career Panel

In collaboration with leading industry and education partners, JA Virtual Career Panel events give students a real-world view into San Diego's high-priority career sectors and leading industry companies. Students learn directly from business professionals about what careers are available, how the professionals arrived at their current jobs, what it's like to work in those jobs, and career paths the students can pursue to be successful.



"What I learned is how to save money for later, you can save up on credit from early on in your life, so you'd have plenty of money later that's useful. I also learned to be more responsible with budgeting. I also learn to be more careful with debt. I learned all of this for the sake of my life, I'm sure it will all come in handy in the future."

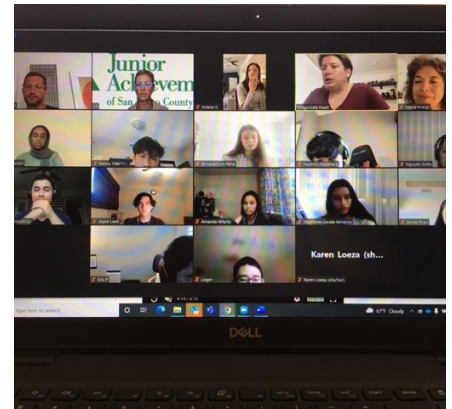
Brandon
Crawford High student

High School Programs

JA Ambassadors

The JA Ambassador program provides the foundational knowledge of personal finances, career pathways, and work-readiness. In concert with San Diego business leaders, JA Ambassadors creates a platform for high school students to gain the necessary skills to thrive in San Diego's economy.

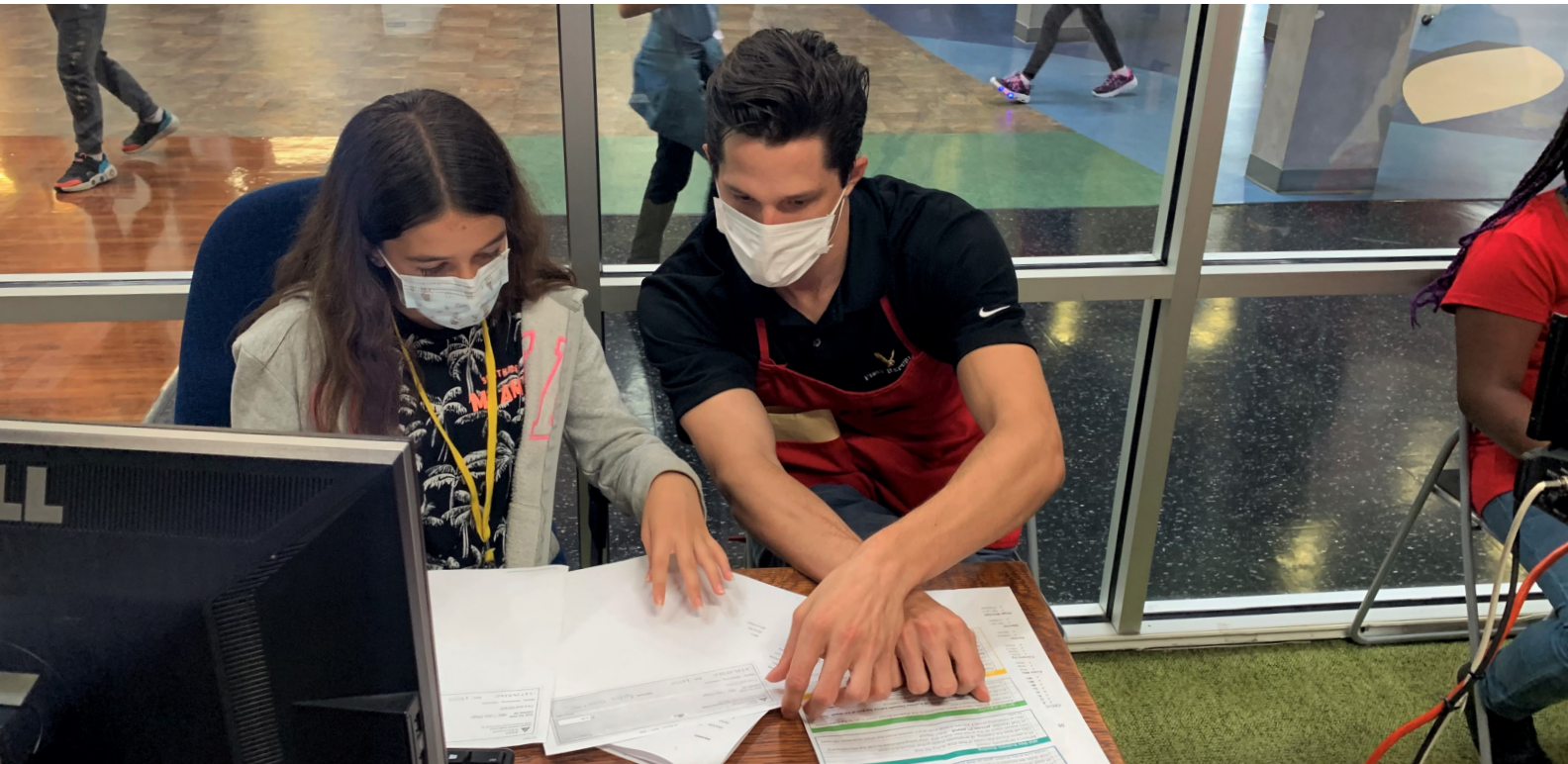
Ambassadors participate in groups and learn from volunteers and complete activities on topics such as interview and resume building, financial literacy, and developing an entrepreneurial mindset. These meetings are complemented with volunteer mentors' shared experiences. With the guidance of the mentors, Ambassadors work together to identify a community issue and create a business idea or service to solve the issue.



"The simulations you let us play connected the sessions a little more into the real world... Especially as I finish off my senior year, I feel more prepared to go into the world with the lessons you helped teach us. A lot of things you talked about seemed big, but how you teach it and break it down [made it] so easy to understand."

Amanda
JA Ambassador

Collective Impact



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 with organizations like Just In Time for Foster Youth and SDCS education agencies such as 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)
Semptra 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

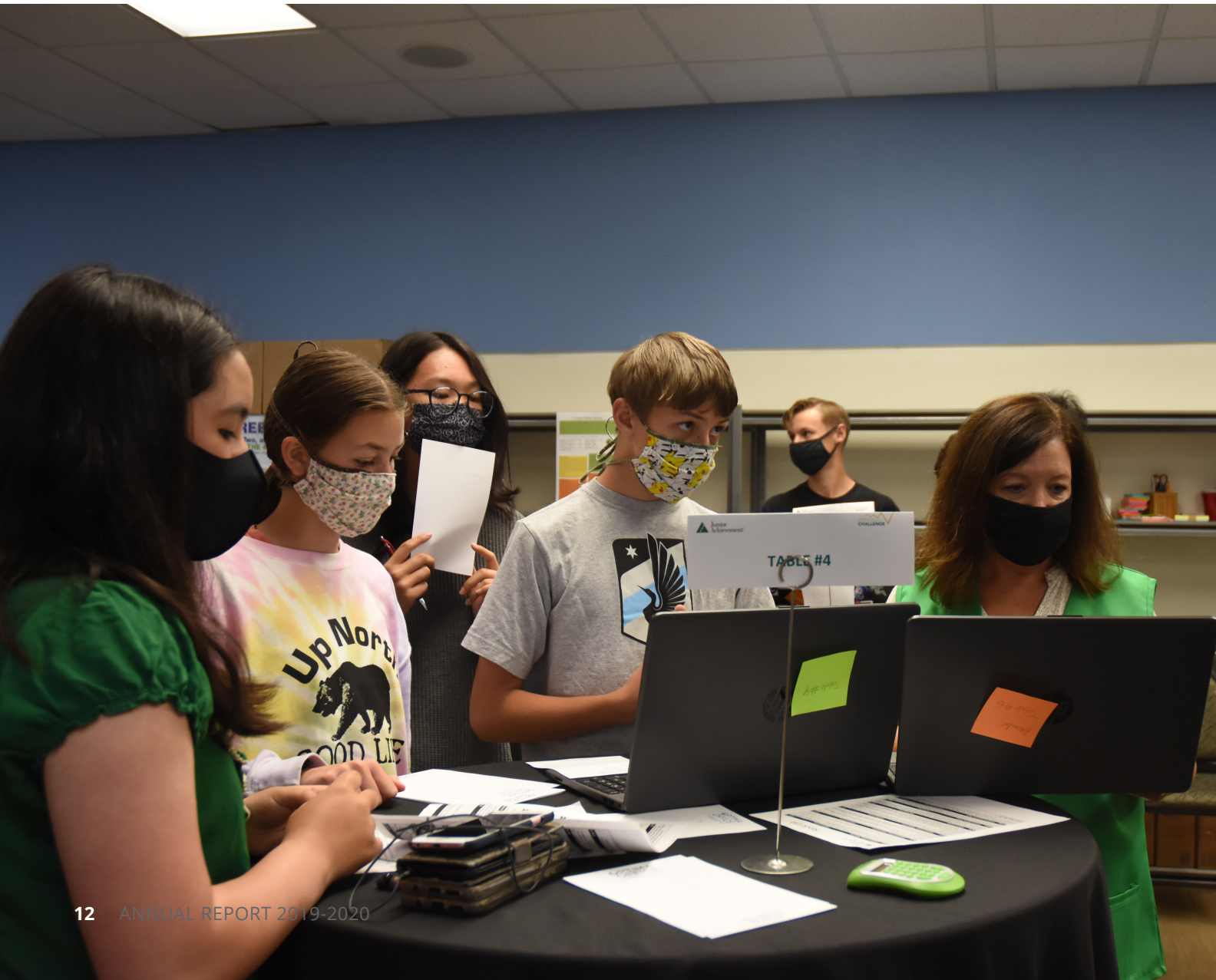
Steve Williams (2010)
Sentre Partners

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.

The following donors have generously donated \$15,000 or more during the 2020-2021 fiscal year.

Burnham Foundation

Chuck & Ernestina
Kreutzkamp Foundation

THE CONRAD PREBYS FOUNDATION



DOWLING
& YAHNKE
WEALTH ADVISORS

Endeavor Forever
Foundation



Farrell Family
FOUNDATION



Girard
FOUNDATION

HAWTHORNE CAT

Hervey Family Fund



Irwin & Joan Jacobs



Laurie C. Mc Grath

LPL Financial

Michael S. Brown



OTTER CARES

Paul Twardowski



Reuben H. Fleet
Foundation



Silvergate



TACO BELL
FOUNDATION.

UnionBank®

ups THE UPS STORE

usbank®

WALTER J. & BETTY C. ZABLE
FOUNDATION

Financials

Consolidated Statements of Activities

Years ended June 30, 2021 and 2020

Public Support and Revenues:

Contributions:

Corporate

\$ 430,862 \$ 513,510

Individual

142,167 66,914

Foundation

957,766 649,179

Total Contributions

1,530,795 1,274,603

Government Revenue

276,505 25,000

Program Fees

162,380 496,188

In-Kind

4,180

Other Income

390 11,203

Special Events Gross:

202,558 408,743

Less: Special Events Expense

(63,174) (148,250)

Special Events, Net

139,384 260,493

Total Public Support and Revenues

2,109,454 2,071,667

Expenses:

Program Services

1,130,553 1,241,417

Supporting Services:

Management and General

498,587 536,738

Fundraising

291,284 335,291

Total Expenses

1,920,424 2,113,446

Change in Net Assets

189,030 (41,779)

Net Assets, Beginning

5,860,419 5,902,198

Net Assets, Ending

\$ 6,049,449 \$ 5,860,419

Consolidated Statements of Financial Position

Years ended June 30, 2021 and 2020

ASSETS

Current Assets:

Cash	\$ 1,252,491	\$ 934,092
Accounts Receivable	98,657	750
Pledges Receivable, net	59,000	174,000
Prepaid Expenses and other assets	8,512	15,771
Total Current Assets	1,418,660	1,124,613

Long-Term Assets:

Pledges receivable, net of current portion		32,381
Property and equipment, net	8,322,548	8,519,926
Total Long-Term Assets	8,322,548	8,552,307
Total Assets	\$ 9,741,208	\$ 9,676,920

LIABILITIES AND NET ASSETS

Current Liabilities:

Accounts Payable and accrued expenses	\$ 227,225	\$ 252,095
Deferred Revenue	226,006	89,052
Current portion of notes payable	79,411	2,771,693
Total Current Liabilities	532,642	3,112,840

Long-Term Liabilities:

Notes payable, net of current portion	682,598	703,661
Notes payable - related party, net of current portion	2,476,519	
Total Long-Term Liabilities	3,159,117	703,661

Net Assets:

Without donor restrictions	5,935,449	5,546,419
With donor restrictions	114,000	314,000
Total Net Assets	6,049,449	5,860,419
Total Liabilities and Net Assets	\$ 9,741,208	\$ 9,676,920

Junior Achievement Board of Directors*

Paulette Anest

AMN Healthcare, Inc.
Head of Clinical Operations &
Education Services

John Asdell

Robert Half
Regional Vice President-

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
Partner

Brian Cahill

Balfour Beatty Construction
President-CA Division

Liz Carter

Perfect Bar
CFO & COO

Bryan Clements, Esq.

The UPS Store
In House Counsel

Cesar Enciso

EvoTek
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Christopher Finley

KPMG LLP
Senior Manager

Travis Frazier

Cox Media
Marketing Strategist

Dr. Paul Gothold

SDCOE
Superintendent

Scott Hollaender

UBS Financial Services
Branch Manager/Director

Linde Hotchkiss

The ABD Team
Managing Partner

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EVOTEK
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Hass Ibrahim

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Christina La Page

Wells Fargo
Vice President

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LPL Financial
Vice President,
Learning & Development

David Miyashiro

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School District
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First VP

Jae Park

Dentons US LLP
Partner

Erin Polek

Qualcomm Inc.
Sr. VP & Chief
Account Officer

Danette Roberts

Kaiser Permanente
Area CFO

Manuel Rodriguez

U.S. Bank
Market President

Nancy Rohland-Heinrich

National University
Senior VP,
External Relations

Mike Sage

PwC
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

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 6/30/21


in the box






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