
2024 – 2025

ANNUAL REPORT



Junior
Achievement™
of San Diego County

Welcome

Friends,

The 2024-2025 year was one of innovation and meaningful impact for Junior Achievement of San Diego County (JA San Diego) as we continue to serve and empower our local communities.

From increased student engagement in North County to the JA Fellows program delivering in-class workforce development during the school year that is followed by paid work experiences over the summer, JA San Diego remains committed to evolving and being the change our communities are demanding... and the demand is growing.

With more of our families experiencing the challenges of living in San Diego – where housing has become more expensive and the cost of goods and services continue to rise – our mission of empowering young people with the tools and resources for economic self-efficacy has never been more essential. As you will read in this report, capstone programs like Mission Fed JA Finance Park and work-based experiences through JA Fellows continue to expand access to sustainable wage careers for students across San Diego County.

On behalf of the JA San Diego board, staff, volunteers, and partners, thank you for your continued support and interest in our work. We look forward to engaging with you in the coming year as we remain dedicated to developing tomorrow's leaders today.

In service,



Siddhartha "Sidd" Vivek
President & CEO



Erin Polek
Board Chair

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Opening Doors to Opportunity —

In a region defined by innovation and diversity, economic mobility remains a critical challenge and a powerful opportunity. At JA San Diego, we believe every young person deserves the chance to thrive.

Our mission is to inspire and prepare young people to succeed in a global economy. Through relevant, experiential learning programs, JA San Diego helps instill the confidence, mindset, and skills youth need to reach their fullest potential.

Together with school districts, industry, and community partners, we build bridges of opportunity. JA San Diego co-creates solutions to the barriers young people face in achieving economic mobility. We are committed to connecting youth to mentors, role models, and pathways that expand social capital and furthering the development a robust local talent pipeline to address regional workforce demands.

Our Impact

During the 2024-2025 academic year, JA San Diego served K-12 students and young adults across the region in collaboration with schools, community partners, and volunteer mentors.



28,489
STUDENTS



4,572
VOLUNTEERS



497,072
CONTACT HOURS

Driving Economic Mobility Outcomes —

Students became more confident and decided in their career pathway.

90 percent of JA alumni reported being confident in managing money.

JA alumni say JA helped shape their personal and professional development.

Connecting Talent to Industry —

Early exposure to career pathways lights the spark in young people to dream big. Programs like the McGrath Family JA BizTown expose elementary students to a range of industries and career pathways available to them in their local economy. At the high school level, professional mentorship and paid work-based learning experiences provide students with the critical guidance and insights that serve as a launchpad for their future careers.

Career-connected learning builds the foundation for future career success by connecting young people to social capital and employment experiences. As workforce demands in leading San Diego industries continue to outpace the number of skilled talent prepared for these roles, JA San Diego serves to bridge education and business by developing young talent and their skillsets to meet workforce demands of the regional economy.

Work-Based Learning Experiences —



104
STUDENT PARTICIPANTS



5,940
HOURS OF WORK
EXPERIENCE



190
MENTORS & VOLUNTEERS



\$407,000
IN WAGES AND
SCHOLARSHIPS



33
PAID INTERNSHIP SITE LOCATIONS

“Being an employer partner with JA SYEP was genuinely special both personally and professionally. **Getting to see the students grow, watching their confidence build, practical skills take off, and just seeing their excitement as they connected what they learned in class to real work — was incredibly rewarding for me.** The whole experience reminded me why it’s so important to support youth programs and invest in mentorship.”

William Rivera
Division Coordinator, Strategic Partnerships,
SDSU Division of Research & Innovation



In its second year, the JA Summer Youth Employment Program (SYEP) connected high school juniors and seniors from across the county to paid work-based learning experiences in leading local industries.

Together, JA San Diego and local industry partners, ranging from multinational corporations to small businesses, provided over 100 students with the opportunity to gain hands-on experience in the workforce while supporting the development of San Diego's future talent and leaders.

These employment experiences help students explore potential career paths and guide them in making informed choices about their postsecondary pathways. They build the confidence, professional skills, and connections that fuel long-term career success.



“JA Fellows has helped me a lot with self-discovery through career exploration. As a junior in high school, I wasn't sure what career I wanted to pursue. But during my summer internship at Neighborhood Healthcare, I found my passion for the medical field. Now I am attending university, majoring in public health, and planning to become a physician assistant in the future.”

Beyonce L.
JA Alum



Expanding Financial Fluency —

Workforce development extends beyond connection to careers — it is about equipping young people with the knowledge and networks to thrive. We believe financial fluency is a cornerstone of economic mobility.

When young people enter the workforce with a strong understanding of personal finance, they are better positioned to sustain employment, manage life's uncertainties, and plan for their futures. Financial fluency helps young people evaluate job opportunities, understand benefits and compensation, and make strategic decisions that support both professional and personal growth.

As California implements new financial literacy graduation requirements, JA San Diego is leading the way by providing state-aligned curriculum enhanced by experiential learning. Through experiential learning programs, we transform abstract concepts into practical skills that empower young people with confidence, resilience, and upward economic mobility.

“After participating in JA Stock Market Challenge, students now know how the news impacts the stock market. They know the ins and outs of the stock market. And, they are talking about investing and finding ways to make their money grow.

I've already had some senior students talking about opening a CD. They want to put aside a thousand dollars that they know that they can not touch, and put that into an account so that it can start to earn them more money.”

Brianne Ulloa
Educator, King Chavez High School





Leading the Way in Relevant Experiential Application

As California Assembly Bill 2927 goes into effect, requiring all high school students to complete a financial literacy course to graduate, JA San Diego is uniquely positioned to support school districts as a solution provider. In collaboration with other Junior Achievement markets across the state, policymakers, and educators, JA San Diego remains committed to providing state-aligned and culturally relevant financial literacy curriculum that is enhanced by JA's experiential learning centers.

Through experiences like the McGrath Family JA BizTown, Mission Fed JA Finance Park, and JA Stock Market Challenge, JA San Diego encourages students to apply financial concepts to relevant, real-world applications. Students build practical personal finance and money management skills, think critically and make strategic financial and career decisions, and build networks that will shape their future success.

Amplifying Impact

At JA San Diego, we know that driving economic mobility requires more than programs and learning experiences — it demands partnerships. By working alongside educators, industry leaders, and other community-based organizations, we help bolster a network of opportunity that empowers young people to achieve future career and economic success.

These intentional and strategic collaborations expand access to experiential learning, mentorship, and career pathways. Together, with the following organizations, we are shaping the next generation of leaders and strengthening the economic vitality of our region.



Our Community Partners

Avenues for Success

The Blue Heart Foundation

Boy Scouts of America

Carrier Johnson + Culture

Cardinals Interact

Carlsbad Educational Foundation

College to Careers

County of San Diego

Cox Communications

Deloitte

Encore Capital Group

Fancy Detour

Girl Scouts of San Diego

Hawthorne Cat

Mission Federal Credit Union

Monarch School

Just in Time for Foster Youth

Illumina

Independent Living Skills

Maya's Cookies

Neighborhood Healthcare

ProjectNext

Promises2Kids

Ocean Discovery Institute

Reality Changers

San Diego Community College District

San Diego County Office of Education

San Diego Housing Commission

San Diego Hua Xia Chinese School

San Diego Mesa College

San Diego State University

San Diego Unified School District

Snell & Wilmer

United Way of San Diego County

USO San Diego

Vertex Pharmaceuticals

YMCA of San Diego

Our Donors

The generosity of our donors moves our mission forward, creating access to opportunities and instilling the confidence and mindset for young people to achieve future economic success. This list includes donors who have given \$15,000 or more during the 2024-25 fiscal year.



Fitzpatrick Family Foundation



Hervey Family Fund

illumina®



Jill & Jim Berg



Lily Pointe Family Foundation

McGrath Family Foundation



Reuben H. Fleet Foundation



Walter J. & Betty C. Zable Foundation



JA Financials

Consolidated Statement of Activities

Year Ended June 30, 2025 (With Comparative Totals for the Year Ended June 30, 2024)

	<u>Without Donor Restrictions</u>	<u>With Donor Restrictions</u>	<u>Total 2025</u>	<u>Total 2024</u>
Public Support and Revenues:				
Contributions of financial assets:				
Foundations	\$ 563,199	\$ 40,345	\$ 603,544	\$ 576,920
Corporate	1,287,370	105,000	1,392,370	899,072
Individual	147,314	-	147,314	264,963
Total Contributions of financial assets	1,997,883	145,345	2,143,228	1,740,955
Special events gross:	182,499	-	182,499	201,618
Less: special events expense	(101,762)	-	(101,762)	(91,705)
Special events, net	80,737	-	80,737	109,913
Government revenue	201,281	-	201,281	148,353
Investment return, net	62,846	-	62,846	62,235
Contributions of nonfinancial assets	3,860	-	3,860	24,005
Other income	1,185,865	-	1,185,865	1,332,124
Net assets released from restrictions, satisfaction of time restrictions	98,960	(98,960)	-	-
	<u>1,552,812</u>	<u>(98,960)</u>	<u>1,453,852</u>	<u>1,566,717</u>
Total Public Support and Revenues	3,631,432	46,385	3,677,817	3,417,585
Program and Supporting Expenses:				
Program Services	2,582,867	-	2,582,867	2,459,070
Supporting services:				
Management and general	675,822	-	675,822	553,319
Fundraising	360,607	-	360,607	371,942
Total Program and Supporting Expenses	3,619,296	-	3,619,296	3,384,331
Change in Net Assets	12,136	46,385	58,521	33,254
Net Assets, beginning	7,519,635	98,960	7,618,595	7,585,341
Net Assets, ending	<u>\$ 7,531,771</u>	<u>\$ 145,345</u>	<u>\$ 7,677,116</u>	<u>\$ 7,618,595</u>

Consolidated Statement of Financial Position

June 30, 2025 and 2024

ASSETS	2025	2024
Current Assets:		
Cash and cash equivalents	\$ 1,559,101	\$ 1,199,196
Investments	1,487,803	1,317,195
Accounts receivable	135,771	384,694
Pledges receivable, net	86,250	75,250
Prepaid expenses and other assets	14,841	29,694
Total Current Assets	<u>3,283,766</u>	<u>3,006,029</u>
Long-Term Assets:		
Finance lease right-of-use asset	17,936	28,185
Property and equipment, net of accumulated depreciation	<u>7,698,425</u>	<u>7,867,592</u>
Total Long-Term Assets	<u>7,716,361</u>	<u>7,895,777</u>
Total Assets	<u>\$ 11,000,127</u>	<u>\$ 10,901,806</u>
LIABILITIES AND NET ASSETS		
Current Liabilities:		
Accounts payable and accrued expenses	\$ 426,930	\$ 278,677
Deferred revenue	131,688	232,135
Current portion of notes payable	13,260	12,901
Current portion of notes payable - related party	9,228	-
Current portion of finance lease liabilities	<u>10,383</u>	<u>10,089</u>
Total Current Liabilities	591,489	533,802
Long-Term Liabilities:		
Notes payable, net of current position	442,668	455,928
Notes payable - related party, net of current position and unamortized debt issuance costs	2,279,970	2,274,214
Finance lease liabilities, net of current position	<u>8,884</u>	<u>19,267</u>
Total Long-Term Liabilities	<u>2,731,522</u>	<u>2,749,409</u>
Total Liabilities	3,323,011	3,283,211
Net Assets:		
Without donor restrictions	7,531,771	7,519,635
With donor restrictions	<u>145,345</u>	<u>98,960</u>
Total Net Assets	<u>7,677,116</u>	<u>7,618,595</u>
Total Liabilities and Net Assets	<u>\$ 11,000,127</u>	<u>\$ 10,901,806</u>

Lifetime Laureates

The JA San Diego Business Hall of Fame honors individuals who have a demonstrated commitment to uplifting the San Diego region through business, civic, and philanthropic excellence, serving as role models to the next generation of leaders.

Sam Attisha (2024)

Cox Communications

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

Constance Carroll, Ph.D. (2021)

San Diego Community College
District

David Cohn (2021)

Cohn Restaurant Group

Lesley Cohn (2021)

Cohn Restaurant Group

Chris Cramer (2018)

Karl Strauss Brewing Co

Joe Craver* (2012)

San Diego Red Cross

Ingrid Croce (1998)

Croce's Restaurants

Mike Cross (1996)

SeaWorld

**Michael R. Cunningham, Ph.D.
(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

Murray Galinson* (1992)

San Diego National Bank

William K. Geppert (2001)

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

Pat Kilkenny (2023)

Lucky Duck Foundation

Stephanie Kilkenny (2023)

Lucky Duck Foundation

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 Philanthropies

Ernest Rady (2006)
American Assets, Inc.

Bill Rastetter, Ph.D. (2023)
San Diego Squared

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

Peter Seidler* (2023)
San Diego Padres

Dan Shea (2023)
Feeding San Diego

Suzy Spafford (2002)
Suzy's Zoo

Dean A. Spanos (2005)
San Diego Chargers

Dan Spinazzola (2016)
Diversified Restaurant Systems, Inc.

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

Deborah Szekely (2007)
Rancho La Puerta

Bob Taylor (2016)
Taylor Guitars

Vickie Turner (2024)
Wilson Turner Kosmo

Carol Wallace (1996)
SD Convention Center Corp.

Mary Walshok, Ph.D. (2012)
UC San Diego Extension

Bill Walton* (2017)
Philanthropist

Lori Walton (2017)
Philanthropist

Charles Wax (2007)
Waxie Sanitary Supply

Steve Williams (2010)
Sentre Partners

Caroline Winn (2023)
San Diego Gas & Electric

Buzz Woolley (2024)
Girard Foundation

Walter Zable* (1986)
Cubic Corporation

* = Deceased

JA Board of Directors

JENNIFER BARNES

Founder & CEO
Optima Office

TASIA BLAZEVICH

Managing Director
Deloitte

MICHAEL BROWN

Principal
Corient

BRIAN CAHILL

President, CA Division
Balfour Beatty Construction

STEPHEN CARMICHAEL

SVP, Chief Risk & Compliance
Officer
Encore Capital Group

STEVE CHAMBERS

VP, Franchise & Business
The UPS Store

BRITT DAVIS

Sr. Director, Human Resources
Vertex Pharmaceuticals

CHRIS FINLEY

Partner
KPMG LLP

STEFFI HAFEN

Managing Partner
Snell & Wilmer

ASHANTI HANDS, ED.D.

President
San Diego Mesa College

CHRISTINA HASTINGS

Director, Company & Employee
Communications
Illumina

KELLY HOGAN

Senior Vice President
PNC Bank

SCOTT HOLLAENDER

Executive Director
UBS Financial Services

LINDE HOTCHKISS

EVP, Regional Managing Director
Newfront

MAGGIE LEONE

VP, Relationship Manager
City National Bank

MAYA MADSEN

Founder & Owner
Maya's Cookies

NEIL MARTIN

SVP, Finance & Chief Accounting
Officer
Qualcomm

RENATA MARTINS

Branch Manager
Wells Fargo

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Hawthorne Cat

JAE PARK

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Dentons US LLP

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Kaiser Permanente

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US Bank

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Communications & Community
Relations
National University

MIKE SAGE

Partner, Deals
PwC

OMAR SALAH

President & CEO
TMC Financing

DREW SCHLOSBERG

CEO
Drew Schlosberg & Associates

DEBRA SCHWARTZ

President & CEO (Ret.)
Mission Fed Credit Union

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VP, Field & Maintenance
Operations
Cox Communications

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Partner
Deloitte

JACK TAM

Chief Technology Officer
Inuit Mailchimp

MATTHEW TESSIER, ED.D.

Assistant Superintendent
San Diego County Office of
Education

CHAD WHITEHEAD

Partner
Ernst & Young LLP

DOUG WRIGHT

President & CEO
Mission Fed Credit Union

Board members as of 6/30/2025



“JA has had a lasting impact on me.

Personally, it has helped me learn about financial responsibility and has helped me gain a job through their internship. [JA] has helped me set up my resume, improve my public speaking, and taught me how to get better at networking.

Academically, it has helped me try harder in my studies [and] has pushed me to try my best.

Professionally, it has helped teach me about being in a professional setting, how to act and how to look professional, and how to make an impression on people.

Junior Achievement has honestly been a great program that has helped me and continues helping me.”

Kirenia H.
JA Alum





**Junior
Achievement™**
of San Diego County

EIN: 95-1727087

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