From A Student

“When I went through the Finance Park pilot program last year, I realized how complicated being an adult would be! After six weeks of training, I became an adult for a day and learned that managing finances can be tough! There are so many things I take for granted—entertainment, food, cell phones—all of them have to come out of the budget! And that’s just the beginning.

I thank Junior Achievement for instilling in me, and thousands of other students, the tools we need to be prepared for the competitive world in front of us. Because of your commitment, we have every reason to be excited. Junior Achievement has helped me feel prepared to overcome the challenges ahead and reach my financial goals.”

James Joo
9th Grade
W.T. Woodson High School

From A Teacher

“JA provides an exceptional opportunity for my students to hear how their content knowledge applies in the real world. I continue to reach out every year because of the warmth and energy of volunteers!”

Jamie Gadley
4th Grade Teacher
Dogwood Elementary School

From A Volunteer

“I enjoy teaching the students and I love seeing their bright eyes, smiles, and curious minds absorb business knowledge. It is always sad ending a JA program because as a volunteer you build strong relationships in such a short time that it just breaks your heart. In pretty much all my JA classes that I have taught the kids embraced me as one of their own—even at times crying when I told them it was my last day. I love the thank you cards. I keep the cards in a special memory chest so when I am old and gray I can take a look at those thank you cards and truly cherish the memories.”

Robert Zagorski
Microbiologist
United States Department of the Army

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Leadership’s Message

To our Junior Achievement Community:

We bring this annual report to you with confidence from solid accomplishments and high anticipation for academic excellence in the year ahead.

Accomplishments. Despite the tough economic climate, we are pleased to report that over 2,000 adult role models impacted the lives of over 36,000 youth in Greater Washington. We are also proud of completing our Finance Park facility, a milestone for Junior Achievement that demonstrates our deep commitment to our region’s young people.

Anticipation. This coming year Junior Achievement will provide hands-on, personal budgeting training to over 14,000 students through the JA Finance Park curriculum and simulation. We are also committed to helping more students throughout Greater Washington develop the work-related life skills necessary to compete in the global economy.

Academic Excellence. Junior Achievement occupies the unique position as the worldwide leader in youth financial education. Students completing Junior Achievement programs understand how to manage their financial future. And teachers and faculty agree that JA programs help prepare their students for the world of work.

Your belief in and commitment to the youth of Greater Washington enables Junior Achievement to continue its leadership role in work readiness, entrepreneurship and financial literacy education.

You make our work possible.

Thank you!

Edward J. Grenier III
President and CEO
Junior Achievement of the National Capital Area

Gary H. Tabach
Chair, Board of Directors
Junior Achievement of the National Capital Area
Southeast Regional Managing Partner
Deloitte & Touche LLP
Youth Entrepreneur of the Year®

In June, Junior Achievement and Ernst & Young, LLP proudly presented Wendy Cai and Kristy Choi with the 2010 Youth Entrepreneur of the Year Award during the Ernst & Young Entrepreneur of the Year Greater Washington Awards Gala at the Ritz Carlton in Tysons Corner.

Each year, the award recognizes an area high school student who embodies the entrepreneurial spirit promoted by JA and who demonstrates the ability to successfully launch and manage a business.

Wendy, 16, and Kristy, 17, were honored for founding Codi’s Hats (www.codishats.org), a non-profit organization that creates and provides hats to children staying at hospitals and treatment centers. The two founded Codi’s Hats in 2009 in loving memory of their friend Codi Alexander, who was just 16 when she was struck by a car while bicycling to work. During the five days she spent in the hospital before her death, Codi’s friends came to understand the fear and sadness that come with having a youth hospitalized. Wendy and Kristy began Codi’s Hats out of compassion for the suffering of others and the belief that the joy of charity could help them heal.

In the past year, the organization has mobilized over 200 volunteers to create kid-friendly, safe, creative, and quality head coverings for children fighting cancer and other serious life-threatening illnesses. They then donate the hats to hospitals and treatment centers across the U.S. Wendy and Kristy are now seniors at Richard Montgomery High School in Rockville, MD.

Junior Achievement and Ernst & Young congratulate these young entrepreneurs on their success.

Junior Achievement Essay Competition

In fall 2009, Junior Achievement of the National Capital Area and David M. Rubenstein, Co-Founder and Managing Director of The Carlyle Group, held an essay competition on the topic “How can Greater Washington Companies Responsibly and Effectively Deal with the Economic Challenges Facing the United States?” A panel of independent judges carefully reviewed the students’ essays and chose ten winners, with one first place essay and nine runners-up.

Out of the distinguished group of winners, Scott S. Yu’s essay was chosen as the first place winner, for which he received a $20,000 scholarship. Each of the nine runners-up received a $10,000 scholarship. In addition, the school with the greatest number of eligible applicants in each of Maryland, Virginia, and Washington, DC received a $6,000 grant.

In spring 2010, David M. Rubenstein announced the topic for the 2010 Junior Achievement Essay Competition, “What can the Greater Washington business community learn from today’s high school students?” The winning essays from previous years are posted online at www.myJA.org/students/essay/.

2009 Junior Achievement Essay Competition Student Winners
Scott S. Yu, 12th Grade, Montgomery Blair High School, Silver Spring, MD Madeline M. Alpert, 12th Grade, Walt Whitman High School, Bethesda, MD Steven J. Goldberg, 10th Grade, Walt Whitman High School, Bethesda, MD Katrina L. Hauprich, 11th Grade, Paint Branch High School, Burnoutville, MD Jane E. Kesner, 12th Grade, Walt Whitman High School, Bethesda, MD Maya L. Krishnan, 12th Grade, Richard Montgomery High School, Rockville, MD Mica L. Moore, 12th Grade, Thomas Jefferson High School for Science and Technology, Alexandria, VA

2009 Junior Achievement Essay Competition School Winners
Benjamin Banneker Academic High School, Washington, DC
Paint Branch High School, Burnoutville, MD
Stone Bridge High School, Ashburn, VA

Student Competitions

“We appreciate Junior Achievement programs as valuable resources for teaching our students entrepreneurial skills and preparing them for an increasingly competitive workplace. Junior Achievement programs support standards of learning, can be integrated into curricula, and give students an opportunity for practical applications of business and economic concepts. As superintendents, we strongly support Junior Achievement and the programs that it provides.”
Programs

Junior Achievement uses hands-on experiences to help young people understand the economics of life. In partnership with business and educators, Junior Achievement brings the real world to students, opening their minds to their potential. Throughout JA’s sequential and integrated kindergarten through twelfth grade programs, students use information, apply basic skills, think critically, and solve complex problems. JA is the successful bridge between education and business. Junior Achievement of the National Capital Area served 36,702 students in the 2009–2010 academic year through in-classroom and after-school programs.

Elementary School

The Elementary School Programs include six sequential themes for kindergarten through fifth grade. Students learn the basic concepts of business, economics, and financial literacy, while seeing the relevance of education to the workplace. The sequential activities build on studies from each preceding grade and prepare students for secondary school and lifelong learning. Junior Achievement of the National Capital Area reached 24,555 elementary school students during the 2009–2010 academic year.

Ourselves® (Kindergarten) uses compelling stories read aloud by the volunteer along with hands-on activities to demonstrate helping, working, earning, and saving.

Our Families® (First Grade) emphasizes the roles people play in the local economy and engages students with activities about needs and wants, jobs, tools and skills, and interdependence.

Our Community® (Second Grade) explores the interdependent roles of workers in a community, the work they perform, why workers are paid, what taxes are and how they are used, and where to save money.

Our City® (Third Grade) studies career opportunities, the skills people need to work in specific careers, economic development, and how businesses contribute to a city.

Our Region® (Fourth Grade) introduces the relationship between the natural, human, and capital resources found in different regions and explores regional businesses that produce goods and services for consumers.

Our Nation® (Fifth Grade) provides practical information about businesses’ need for individuals who can meet the demands of the job market, including high-growth, high-demand jobs. Students learn that businesses need workers with skills that are in demand, such as skills in science, technology, engineering, and math.

JA BizTown™ (Capstone Experience) combines in-class learning with a day-long visit to this fully-interactive simulated town facility. The program helps students connect the dots between what they learn in school and the real world through daily lessons and hands-on activities.

Middle School

Junior Achievement has several highly effective programs for middle grade students that reinforce the value of education and teach students about the future economic benefits of staying in school. Students are introduced to many economic concepts and useful facts about the working world. The Middle Grade Programs build on concepts learned in Junior Achievement’s Elementary School Programs and help teens make difficult decisions about how to best prepare for their educational and professional future. The programs supplement standard social studies curricula and help to develop communication skills that are essential to success in the business world. Junior Achievement of the National Capital Area served 2,151 middle school students during the 2009–2010 academic year.

JA America Works™ provides students with examples of how business and entrepreneurship affected the economic development of the United States during the 19th century.

JA Economics for Success™ explores personal finance, students’ education, and career options based on their skills, interests, and values. It also demonstrates the economic benefits of staying in school.

JA Global Marketplace™ is designed to provide practical information about the key aspects of the global economy, what makes world trade work, and how trade affects students’ daily lives.

JA Finance Park™ (Capstone Experience) helps students build a foundation for making intelligent, lifelong, personal financial decisions through hands-on, realistic site-based experiences. The program includes in-school, teacher-led activities culminating in a visit to Junior Achievement Finance Park and a post-visit assessment.
High School
As high school students begin to position themselves for their future, there are many unanswered questions about what lies ahead. Junior Achievement’s High School Programs help students make informed, intelligent decisions about their future and foster skills that will be highly useful in the business world. Junior Achievement teaches about concepts ranging from microeconomics and macroeconomics to free enterprise. The volunteers bring real-life business experience and guidance into the classroom at a time that represents an essential crossroads for young people. Junior Achievement of the National Capital Area served 2,383 high school students during the 2009–2010 academic year.

JA Banks in Action® teaches high school students the principles of the banking industry, introduces them to the challenges of successfully operating a bank in a competitive environment, and encourages them to become better citizens and smarter consumers.

JA Be Entrepreneurial® focuses on challenging students, through interactive classroom activities, to start their own entrepreneurial venture while still in high school.

JA Business Ethics® fosters students’ ethical decision-making skills as they prepare to enter the workforce and take part in the global marketplace.

JA Careers with a Purpose® introduces students to the importance of seeking careers that help them realize their life potential and noble purpose. The program demonstrates the importance of positive values, life maxims, and ethical decision-making within the context of career and life decisions.

JA Company Program® provides basic economic education for high school students. By organizing and operating an actual business enterprise, students not only learn how businesses function, but also learn about the structure of the U.S. free enterprise system and the benefits it provides. The program emphasizes business content, while providing a strong focus on social studies, mathematics, reading, and writing skills.

JA Economics® reinforces concepts of micro- and macroeconomics by having students explore the basic characteristics of the U.S. economic system and how economic principles influence business decisions.

JA Exploring Economics® teaches concepts such as supply and demand and inflation, and teaches students about the effect which governments and the individual have on the global economy and on the price of a loaf of bread.

JA Personal Finance® introduces students to the importance of making wise financial choices. Students explore the role that money plays in achieving personal goals throughout life.

JA Success Skills® has students participate in challenging exercises to help them develop personal strategies to achieve lifelong learning pursuits and career opportunities. Team-building exercises test their problem-solving and critical-thinking skills, as well as their ability to communicate, negotiate, and lead.

JA Titan® introduces critical economics and management decisions through an interactive simulation. Students apply their knowledge of business as they compete online in the highly competitive industry of the fictional Holo-Generator.™

JA Job Shadow™ (Capstone Experience) takes students into the workplace to learn about careers through one-day, on-site orientations or through more extensive internships. It is an authentic work world experience enhanced with classroom preparatory and follow-up activities.

Junior Achievement Save, USA provides parents and educators with tools for discussing money-management issues with their children and students, and is designed specifically to help students of all grades develop higher levels of personal financial understanding.

After-School
Junior Achievement offers regular classroom programs in an after-school setting as well as two programs designed specifically for after-school, JA More than Money and JA It’s My Business! These programs meet the after-school programming needs of a diverse group of youth by providing engaging, academically enriching, and experiential learning sessions in economic education. JA More than Money encompasses economics and business curriculum for students in grades three through five, while JA It’s My Business! covers material appropriate for grades six through eight. Junior Achievement of the National Capital Area reached 7,613 after-school students during the 2009–2010 academic year.

JA More than Money® teaches students about earning, spending, sharing, and saving money, and businesses they can start or jobs they can perform to earn money.

JA It’s My Business!™ emphasizes entrepreneurship while providing a strong focus on social studies, reading, and writing skills. Students are encouraged to use critical thinking to learn entrepreneurial skills that support positive attitudes as they explore and enhance their career aspirations.
At the close of our last fiscal year, Junior Achievement broke ground at the site of Robert Frost Middle School in Fairfax, Virginia, marking the beginning of an exciting new era of dynamic, facility-based programming by JA. At the close of this fiscal year, we are proud to show the finished construction of Junior Achievement Finance Park. This 20,000 sq. ft. facility, designed by Gensler, will host over 14,000 middle school students each year with hands-on training in personal budgeting. This program will revolutionize youth financial education in Greater Washington.

In partnership with Fairfax County Public Schools, and through the signature sponsorship of Capital One, Junior Achievement will bring financial literacy to the forefront for our region’s youth to help them become financially fit for life.

To learn more, please visit www.JuniorAchievementFinancePark.org.
District of Columbia

Elementary
Amidon-Bowen Elementary School
Anne Beers Elementary School
Center City Public Charter School—Congress Heights
Davis Elementary School
Drew Elementary School
Ferebee-Hope Elementary School
Friendship Public Charter School—Woodsridge
Key Elementary School
M.C. Terrell Elementary School
Noyes Education Campus
Paterson Elementary School
Randle Highlands Elementary School
Raymond Education Campus
River Terrace Elementary School
Savoy Elementary School
Simon Elementary School
The Arts and Technology Academy
Thomson Elementary School
Tree of Life Public Charter School
Turner Elementary School @ Green Walker-Jones Education Campus
Whitner-Education Campus
William E. Doar Jr. Public Charter School
Winston Education Center

Middle
Brightwood Education Campus
Browne Education Campus
Emery Education Campus
Roots Public Charter School
Washington Jesuit Academy

High
Anacostia Senior High School
Ballou Senior High School
Cardozo Senior High School
Columbia Heights Education Campus
Dunbar Senior High School
High Road Academy of Washington D.C.
Idea Public Charter School
McKinley Technology High School
Options Public Charter School
Roosevelt Senior High School
School Without Walls Senior High School
Thurgood Marshall Academy
Transition Academy @ Shadd Woodson Academy @ Ron Brown
Woodson Senior High School

MARYLAND

Montgomery County
Elementary
Beall Elementary School
Belmont Elementary School
Bethesda Elementary School
Broad Acres Elementary School
Brooke Grove Elementary School
Candlewood Elementary School
Chevy Chase Elementary School
Cleverspring Elementary School
Cloverly Elementary School
Diamond Elementary School
Fairland Elementary School
Fields Road Elementary School
Flower Valley Elementary School
Forest Knolls Elementary School
Garrett Park Elementary School
Glen Haven Elementary School
Glennallan Elementary School
Goshen Elementary School
Greenwood Elementary School
Harmony Hills Elementary School
Highland Elementary School
Jones Lane Elementary School
Laurel Manor Elementary School
Maryvale Elementary School
Mill Creek Towne Elementary School
Monocacy Elementary School
North Chevy Chase Elementary School
Poolesville Elementary School
Ritchie Park Elementary School
Rock Creek Forest Elementary School
Sargent Shriver Elementary
Sedwick Elementary School
Thurgood Marshall Elementary School
Washington Grove Elementary School
Wayside Elementary School
Weller Road Elementary School
Wheaton Woods Elementary School
Woodlin Elementary School
Wygate Elementary School

Middle
Colored E. Brooke Lee Middle School
Earle B. Wood Middle School
Lakelands Park Middle School

Redland Middle School
Tilden Middle School
Westland Middle School

High
Albert Einstein High School
Bethesda-Cherry Chase High School
Col. Zadok Magruder High School
Gaithersburg High School
James Hubert Blake High School
Northwest High School
Northwood High School
Paint Branch High School
Quince Orchard High School
Richard Montgomery High School
Rockville High School
Sherwood High School
Wah Whitman High School
Walcott Mill High School
Wheaton High School

Prince George’s County
Langley Park-McCormick Elementary School
Springhill Lake Elementary School

Saint Mary’s County
The King’s Christian Academy

VIRGINIA

Alexandria City
Elementary
Douglas MacArthur Elementary School
Jefferson-Houston Elementary School
Polk Elementary School

Middle
Francis Hammond Middle School

Arlington County
Elementary
Arlington Traditional School
Carlin Springs Elementary School
Drew Model Elementary School
Hoffman-Boston Elementary School
Key Elementary School
Oakridge Elementary School

Middle
Gunston Middle School
Kemnower Middle School
Williamburg Middle School

High
Washington-Lee Senior High School
Yorktown High School

Fairfax County
Elementary
Bailey’s Elementary School
Beech Tree Elementary School
Braddock Elementary School
Cameron Elementary School
Colin Powell Elementary School
Cunningham Park Elementary School
Eagle View Elementary School
Pleasant Valley Elementary School
Forest Edge Elementary School
Freedom Hill Elementary School
Glen Forest Elementary School
Graham Road Elementary School
Haycock Elementary School
Hollin Meadows Elementary School
Hybla Valley Elementary School
Lemon Road Elementary School
Lute Lewis Coles Elementary School
Marshall Road Elementary School
McNair Elementary School
Mount Vernon Woods Elementary School
Pine Spring Elementary School
Rolling Valley Elementary School
Shrevesswood Elementary School
Sleepy Hollow Elementary School
Sternewood Elementary School
Stratford Landing Elementary School
Sunrise Valley Elementary School
Waples Mill Elementary School
Westgate Elementary School
Westlawn Elementary School

Middle
Francis Scott Key Middle School
Oakwood School

High
J.E.B. Stuart High School
Lake Braddock Secondary School
Lee High School
Marshall High School
W.T. Woodson High School

Loudoun County
Elementary
Cedar Lane Elementary School
Cool Spring Elementary School

High
Legacy Elementary School
Loudoun Valley Elementary School
Lowes Island Elementary School
Poolesville Elementary School

Archdiocese of Washington

Saint Elizabeth Catholic School
Saint Raphael School

Diocese of Arlington

Elementary
All Saints Catholic School
Blessed Sacrament School
Corpus Christi School
Epiphany Catholic School
Holy Cross Academy
Holy Family School
Holy Spirit School
Linton Hall School
Our Lady of Good Counsel School
Our Lady of Hope School
Sacred Heart Academy
Saint Agnes School
Saint Ambrose School
Saint Andrew the Apostle School
Saint Ann School
Saint Bernardette School
Saint Charles School
Saint James School
Saint John Academy
Saint John the Evangelist School
Saint Joseph School
Saint Louis School
Saint Luke School
Saint Mark Catholic School
Saint Mary School
Saint Michael School
Saint Patrick School
Saint Theresa School
Saint Thomas Aquinas Regional School
Saint Thomas More Cathedral School
Saint Timothy School
Saint Veronica Catholic School
School of the Nativity

High
Bishop Denis J. O’Connell High School

Work Readiness • Entrepreneurship • Financial Literacy
After-School Sites

District of Columbia

Elementary
Beacon House Community Ministry
Carrera Trust at The Arts and Technology Academy
City Gate
West Education Center

High
Friendship Public Charter School—Collegiate Academy
Living Classrooms of the National Capital Area, The Yards
Martha’s Table
Singa, Inc.
Voices of Our Sisters, Inc.
YWCA National Capital Area

Maryland
Andrews Air Force Base

Virginia
Fairfax County

Elementary
Arlington Boulevard Community Development

High
Adolescent and Family Growth Center

Loudoun County
4-H Ashburn Community Club

Prince William County
Quantico Youth and Teen Center
On Tuesday, December 1, 2009 the Washington Business Hall of Fame honored five exceptional individuals for extraordinary business achievement, leadership and community involvement.

David G. Bradley, Chairman, Atlantic Media Company
Margery Kraus, President & CEO, APCO Worldwide
Barbara J. Krumsiek, President, CEO & Chair, Calvert Group, Ltd.
Dr. Ralph W. Shrader, Chairman & CEO, Booz Allen Hamilton, Inc.
J. Knox Singleton, President & CEO, INOVA Health System

The Washington Business Hall of Fame, co-founded by the Greater Washington Board of Trade, Junior Achievement, and The Washingtonian, attracted over 1,000 of the area’s top business executives and raised $1.2 million to reach over 36,000 students with Junior Achievement programs.

For more information or photos of the evening, please visit www.WashingtonBusinessHallofFame.org.
Greater Washington’s most fun-loving companies came out to the lanes again this year for the Junior Achievement Bowl! Special thanks to all of our participants for their outstanding efforts on behalf of Junior Achievement.

Twenty-seven local companies raised an impressive $365,000 to support Junior Achievement programs and bring financial literacy education to over 36,000 area students in Greater Washington.

For more information or to get involved in the event, please visit www.JABowl.org.
Volunteer Organizations

**Superintendent’s Champion**
(100+ Volunteers)
- Capital One
- Deloitte & Touche LLP
- Ernst & Young LLP
- Reznick Group, P.C.

**Principal’s Corner**
(50-99 Volunteers)
- AT&T
- Baker Tilly
- Grant Thornton LLP
- KPMG LLP
- Lockheed Martin
- Marshall High School
- PricewaterhouseCoopers LLP
- United States Government Accountability Office
- Wachovia Bank, A Wells Fargo Company

**Student Body President**
(25-49 Volunteers)
- Accenture
- CACI
- The Carlyle Group
- United Parcel Service
- Washington Gas

**Class Treasurer**
(10-24 Volunteers)
- Aronson & Company
- Bank of America Merrill Lynch
- Booz Allen Hamilton
- Cardinal Bank
- CISCO Systems, Inc.
- Clark Construction Group, LLC
- Hess Construction + Engineering Services
- HSBC
- Korn/Ferry International
- PNC Bank
- The Motley Fool
- Tree of Life Public Charter School
- United States Department of Defense
- Woodson Senior High School

**Classroom Helper**
(1-9 Volunteers)
- 877 New Loan
- A Wider Circle
- AARP Services
- Administrative Office of the U.S. Courts
- AKA School Photography
- Aldergate Day School
- All Saints Catholic School
- American University
- Amidon-Bowen Elementary School
- Anacostia Senior High School
- Andrews Air Force Base
- AXA Advisors
- BAE Systems
- Ballou Senior High School
- BB&T

**Beacon House Community Ministry**
- Bethesda-Chevy Chase Rescue Squad
- Bethesda Urban Partnership, Inc.
- Black’s Bar & Kitchen
- Bowie State University
- Building Specialties, Inc.
- Burke & Herbert Bank
- Burt Associates
- Cadence Design Systems, Inc.
- Calvert Group
- Cameron Elementary School
- Cardozo Senior High School
- Carrera Trust at Arts and Technology Public Charter School
- Casey Family Programs
- CCMI
- Central Rappahannock Regional Library
- CGI Federal
- Charles Hart Middle School
- Chenega Securities and Protective Services
- Citri Private Bank
- Citibank
- City Gate
- Cohen Hudson Financial Services, LLC
- Columbia Heights Education Campus
- Consumer Product Safety Commission
- Corcoran Group
- Corporate Executive Board
- Corporation for National & Community Service
- Credit Suisse
- CrossCurrentDesign
- DAI
- Davenport & Company
- Davis Elementary School
- DC Air National Guard
- DC Appleseed
- Design One Corporation
- DFI International
- Douglas Mader, AIA
- Dr. Stanley Mayer, DDS
- Dunbar Senior High School
- Edgeworth Economics, LLC
- Embassy Suites—Chevy Chase Pavilion
- EnCompass LLC
- Everyware, Inc.
- Exciting Windows!
- Exxon Mobil Lubricants and Specialties
- EZGSA, Inc.
- Fairfax County Public Schools
- Fannie Mae
- Federal Aviation Administration
- FINRA
- First Command Financial Planning
- Folger Nolan Fleming Douglas, Inc.
- Fox News Channel
- Freddie Mac
- Friendship Woodridge Elementary and Middle Schools
- Gallup Consulting
- GE Aviation
- GE Energy
- GE Healthcare Financial Services, Inc.
- GEM Realty Capital, Inc.
- General Electric
- George Mason University
- Georgetown University
- Germanna Community College
- GTM Architects
- H.D.W., Ltd.
- HD Supply
- High Road Academy of Washington DC
- High Tea Society
- Hilton Garden Inn Bethesda
- Holy Cross Academy
- Howard University
- IBM
- Idea Public Charter School
- Imagination Stage
- Inova Health System
- Intelligence and National Security Alliance
- Intelligent Decisions, Inc.
- Internal Revenue Service
- Intersections, Inc.
- JXI Digital Media
- Johns Hopkins School of Advanced International Studies
Volunteer Organizations

Junior Achievement of the National Capital Area, Inc.
L-3 Communications
Lara, Shull & May
Legacy Elementary School
Le’s Engravers Inc.
Lia Sophia Jewelry
Liberty Partners Group
Living Classrooms of the National Capital Area, The Yards
M&T Bank
Marriott International, Inc.
Martha’s Table
McKinley Technology High School
Merrill Lynch
Metters Industries, Inc.
Moery/LAI
Monroe Accounting Services
Montgomery College
Montgomery County Council
Montgomery County Department of Economic Development
Montgomery County Department of Police
Morgan Stanley Smith Barney, LLC
National Association of Home Builders
National Geospatial-Intelligence Agency
National Institute of Health
National Institute of Standards and Technology
National Kidney Foundation
National Taxpayers Union and Precision Economics
Naval Medical Research Center
Navy International Programs Office
NBC Universal, Inc.
Netautive, Inc.
Nikken International
NOAA Recreation & Welfare Association
Northern Virginia Piano Technology
NVR, Inc.
Office of Management and Budget
Office of the Secretary of Defense
Our Lady of Good Counsel School
Park Ridge Elementary School
Peer2Peer Tutors
Phillips Investment Resources, LLC
Picket Fences Properties
Pivotal Insight
Potomac Elementary School
Printing Images
Prison Fellowship Ministries
Professional Solutions
Prosperity League of America
Quantico Youth and Teen Center
Quantum Jump Solutions
Quest Diagnostics
Rathgeber/Goss Associates
RE/MAX Crossroads
RG Financial Solutions, LLC
RMTG, PC
Robert H. Smith School of Business, University of Maryland
Rolls-Royce North America, Inc.
Roosevelt Senior High School
Rosetta Stone
RSM McGladrey
SAIC
Saint Elizabeth Catholic School
Saint John the Evangelist School
Saint Joseph School
Saint Mary School
Sallie Mae
Santos Postal
Sapient
SAS Institute, Inc.
School Without Walls Senior High School
Singa, Inc.
Smiths Detection
Snowden, Mayer and Associates, LLC
Southern Management Corporation
Springarn Senior High School
Sprint
STG, Inc.
Stout Riisius Ross
Strathmore Hall Foundation
Suburban Hospital
Sutherland Asbill & Brennan LLP
TARGUS Information Corporation
Taylor-Leonard Corporation
Tetracore, Inc.
The George Washington University
The King’s Christian Academy
The Monitor Group, Inc.
The Nature Conservancy
The Peterson Companies
The Whiting-Turner Contracting Company
Tolin Mechanical Systems
Total Floors, Inc.
U.S. Chamber of Commerce
U.S. Small Business Administration
Unisys Corporation
United States Coast Guard
United States Department of Energy
United States Department of Health and Human Services
United States Department of Homeland Security
United States Department of Justice
United States Department of State
United States Department of the Army
United States Department of Veterans Affairs
United States Marine Corps
United States Navy
United States Nuclear Regulatory Commission
United States Patent & Trademark Office
University of Maryland
University of Maryland University College
VCIT Solutions
Veris Consulting
Verizon
Village Green Apothecary
Virginia Cooperative Extension
Voice of America
Voices of Our Sisters, Inc.
Wachovia Bank, A Wells Fargo Company
Walter Reed Army Medical Center
Washington Credit Union League and Affiliates
Washington Jesuit Academy
Wells Fargo
West Education Center
Westfield Montgomery
William E. Doar Jr. Public Charter School
Williams & Connolly
Wilson Senior High School
Wink Eyecare
Winston Education Center
Woodson Academy @ Ron Brown
WUSA 9 News
YMCA Ayrlawn Program Center
YWCA National Capital Area
Zero To Three

Junior Achievement • Annual Report 2010
**Board of Directors**

<table>
<thead>
<tr>
<th>Name</th>
<th>Role/Position</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mercedes Alvarez</td>
<td>Senior Vice President, Director of Marketing EagleBank</td>
</tr>
<tr>
<td>Shaza Andersen</td>
<td>Chief Executive Officer WashingtonFirst Bank</td>
</tr>
<tr>
<td>Robert L. Arnold</td>
<td>District Manager JC Penney</td>
</tr>
<tr>
<td>Charles H. Arwell</td>
<td>President &amp; CEO Innovative Business Interiors, Inc.</td>
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<tr>
<td>Peter Black</td>
<td>President, Greater Washington Region M&amp;T Bank</td>
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<tr>
<td>Leslie A. Buckley</td>
<td>Executive Director Verizon</td>
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<tr>
<td>Kathleen W. Carr</td>
<td>President, Washington DC Area Cardinal Bank</td>
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<tr>
<td>Norman L. Carter III</td>
<td>Senior Strategic Planning Manager Potomac Electric Power Company</td>
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<tr>
<td>Lisa Cines</td>
<td>Managing Officer Aronson &amp; Company</td>
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<tr>
<td>Brian Clark</td>
<td>Executive Vice President &amp; Chief Financial Officer Stanley, Inc.</td>
</tr>
<tr>
<td>Kevin V. Clark</td>
<td>Partner Willkie Farr &amp; Gallagher LLP</td>
</tr>
<tr>
<td>Jim Corcoran</td>
<td>President &amp; CEO Fairfax County Chamber of Commerce</td>
</tr>
<tr>
<td>Jason A. Crist</td>
<td>Managing Director Columbia Partners, LLC</td>
</tr>
<tr>
<td>John Cunningham</td>
<td>Vice President and General Manager, Service Assurance Division Sprinter Comm.</td>
</tr>
<tr>
<td>Dr. Jack D. Dale</td>
<td>Superintendent Fairfax County Public Schools</td>
</tr>
<tr>
<td>Aimee W. Daniels</td>
<td>Executive Vice President, Regional President, Mid-Atlantic Region HSBC</td>
</tr>
<tr>
<td>William L. Deckelman, Jr.</td>
<td>Vice President and General Counsel CSC</td>
</tr>
<tr>
<td>James C. Dinergar</td>
<td>President and CEO Greater Washington Board of Trade</td>
</tr>
<tr>
<td>Hilary R. Fordwich</td>
<td>President—Family Wealth Services Chevy Chase Trust Company</td>
</tr>
<tr>
<td>Thomas P. Fisher II</td>
<td>President Hess Construction + Engineering Services</td>
</tr>
<tr>
<td>Andrew D. Hess</td>
<td>Managing Director Jones Lang LaSalle</td>
</tr>
<tr>
<td>Charles S. Ingersoll</td>
<td>Senior Client Partner Korn/Ferry International</td>
</tr>
<tr>
<td>David G. Houck</td>
<td>Manager WGLA Washington</td>
</tr>
<tr>
<td>Mary Jane Johnston</td>
<td>Area President for Potomac Verizon</td>
</tr>
<tr>
<td>Charles Stewart Jones</td>
<td>President Brand Intersection Group, LLC</td>
</tr>
<tr>
<td>David A. Kessler</td>
<td>Office Managing Principal Reznick Group, P.C.</td>
</tr>
<tr>
<td>Laila K. Krause</td>
<td>Greater Washington Area Territory Manager, EVP PNC Bank</td>
</tr>
<tr>
<td>Richard P. LaFleur</td>
<td>Mid-Atlantic Office Managing Partner Grant Thornton LLP</td>
</tr>
<tr>
<td>Xanthe Larsen</td>
<td>Partner Locke Lord Bissell &amp; Liddell LLP</td>
</tr>
<tr>
<td>Pete Larson</td>
<td>Executive Vice President Transwestern</td>
</tr>
<tr>
<td>William Lecos</td>
<td>Principal and Founder Lecos and Associates</td>
</tr>
<tr>
<td>James G. Lott</td>
<td>Human Resources Manager, Metro D.C. District United Parcel Service</td>
</tr>
<tr>
<td>St. Bernadette McManigal</td>
<td>Superintendent of Catholic Schools Diocese of Arlington</td>
</tr>
<tr>
<td>Alan Meltzer</td>
<td>Founder The Meltzer Group</td>
</tr>
<tr>
<td>Gren L. Millard</td>
<td>Senior Client Partner Korn/Ferry International</td>
</tr>
<tr>
<td>Anthony (Tony) Nee</td>
<td>Treasurer WGL Holdings, Inc. and Washington Gas</td>
</tr>
<tr>
<td>R. Edwin Offenberger</td>
<td>Regional Managing Partner Baker Tilly</td>
</tr>
<tr>
<td>Patrick F. Peck</td>
<td>Executive Vice President Booz Allen Hamilton</td>
</tr>
<tr>
<td>Steve Rainey</td>
<td>Partner in Charge, Tax Services KPMG LLP</td>
</tr>
<tr>
<td>Robert C. Roane</td>
<td>Senior Vice President, Middle Market Underwriter, Mid-Atlantic Region Capital One Bank</td>
</tr>
<tr>
<td>Jessie Woolley-Wilson</td>
<td>President K12 at Blackboard, Inc.</td>
</tr>
</tbody>
</table>

**Executive Committee**

<table>
<thead>
<tr>
<th>Role</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chair</td>
<td>Gary H. Tabach, Southeast Regional Managing Partner, DeLoitte &amp; Touche LLP</td>
</tr>
<tr>
<td>Chair Elect &amp; Audit Chair</td>
<td>Kevin Virostek, Greater Washington Managing Partner Ernst &amp; Young, LLP</td>
</tr>
<tr>
<td>Immediate Past Chair</td>
<td>Charles Elliott (C.E.) Andrews, President RSM McGladrey</td>
</tr>
<tr>
<td>President and CEO</td>
<td>Edward J. Grenier III, President and CEO Junior Achievement</td>
</tr>
<tr>
<td>General Counsel</td>
<td>Steven S. Snider, Founding Member Snider &amp; Weinstein PLLC</td>
</tr>
<tr>
<td>Treasurer</td>
<td>John M. Oliver, Partner PricewaterhouseCoopers LLP</td>
</tr>
<tr>
<td>Secretary</td>
<td>Patricia Brooks-Nobles, Market Executive, Mid-Atlantic Bank of America Merrill Lynch</td>
</tr>
<tr>
<td>Board Development Chair</td>
<td>Bradley C. Flickinger, Senior Managing Director CB Richard Ellis</td>
</tr>
<tr>
<td>Finance Park Chair</td>
<td>Arthur “Bud” Morrisette, President Interstate Worldwide Relocation</td>
</tr>
<tr>
<td>At-Large Members</td>
<td>Edward L. Cohen, Principal Lerner Enterprises</td>
</tr>
<tr>
<td></td>
<td>Stanley Gurtkowski, Managing Director (Ret.), Metro Washington D.C. Office Accenture</td>
</tr>
<tr>
<td></td>
<td>John O’Keefe, Division President Clark Construction Group, LLC</td>
</tr>
<tr>
<td></td>
<td>John G. Scanlon, Chief Operating Officer Intersections, Inc.</td>
</tr>
<tr>
<td></td>
<td>James H. Schlecker, President and CEO CEO Project, LLC</td>
</tr>
<tr>
<td></td>
<td>John D. Shulman, Former Managing Director Allied Capital</td>
</tr>
<tr>
<td></td>
<td>Roberta Willis Sims, Vice President Washington Gas</td>
</tr>
<tr>
<td></td>
<td>Stu Solomon, Managing Director, Metro Washington Office Accenture</td>
</tr>
<tr>
<td></td>
<td>Andrew Smart, Executive Vice President and Chief Financial Officer VW Credit, Inc.</td>
</tr>
<tr>
<td></td>
<td>Keva M. Sturdevant, Former Partner Morgan Stanley</td>
</tr>
<tr>
<td></td>
<td>Alan Swendiman, Esq, Chief of Staff Department of Homeland Security</td>
</tr>
<tr>
<td></td>
<td>George D. Swygert Jr, Regional President, Greater Washington DC, Wachovia Bank, A Wells Fargo Company</td>
</tr>
<tr>
<td></td>
<td>Richard L. Vogel, Jr, Senior Vice President The Whiting Turner Contracting Company</td>
</tr>
<tr>
<td></td>
<td>Daniel G. Wassen, Group President, Greater DC Banking Region BB&amp;T</td>
</tr>
<tr>
<td></td>
<td>Dr. Jerry D. Weast, Superintendent Montgomery County Public Schools</td>
</tr>
<tr>
<td></td>
<td>Dr. Patricia Weitzel-O’Neill, Former Superintendent of Schools Archdiocese of Washington</td>
</tr>
<tr>
<td></td>
<td>Richard A. Woods, Senior Vice President, Corporate Affairs Capital One</td>
</tr>
<tr>
<td></td>
<td>Jesse Woolley-Wilson, President K12 at Blackboard, Inc.</td>
</tr>
</tbody>
</table>
### Statement of Financial Position

**June 30, 2010**

#### Assets

<table>
<thead>
<tr>
<th>Current Assets</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>$ 298,290</td>
</tr>
<tr>
<td>Grants and Accounts Receivable</td>
<td>947,610</td>
</tr>
<tr>
<td>Prepaid Expenses</td>
<td>39,829</td>
</tr>
<tr>
<td>Total Current Assets</td>
<td>$ 1,285,729</td>
</tr>
</tbody>
</table>

#### Property and Equipment

| Finance Park Building and Development Costs | $ 3,525,074 |
| Equipment                                 | 76,873      |
| Furniture                                 | 172,191     |
| Total                                     | $ 3,774,138 |

Less Accumulated Depreciation

| Property and Equipment Net               | $ 3,741,326 |

#### Other Assets

| Long Term Grants and Accounts Receivable | $ 1,728,690 |
| Total Assets                             | $ 6,755,745 |

### Statement of Activities

**For The Year Ended June 30, 2010**

#### Revenues and Other Support

| Contributions                          | $ 1,594,429 |
| Special Events Revenue                 | $ 1,389,999 |
| Less Cost of Direct Benefit to Donors  | 394,576     |
| Net Revenue from Special Events        | 995,423     |
| Total Revenues                         | $ 2,589,852 |

#### Other Support

| Interest                               | $ 123       |
| Total Revenues and Other Support       | $ 2,589,975 |

#### Program and Supporting Services Expenses

| Program Services                       | $ 1,470,983 |
| Supporting Services                   |             |
| Administrative                         | $ 196,178   |
| Fundraising                            | 283,767     |
| Total Supporting Services              | $ 479,945   |

Total Program and Supporting Services Expenses

| $ 1,950,928 |

#### Change In Net Assets

| $ 639,047 |

Net Assets, Beginning of Year

| 3,719,890 |

Net Assets, End of Year

| $ 4,358,937 |

### Financial History

(Gross Revenue, $ in Thousands)

<table>
<thead>
<tr>
<th>Year</th>
<th>Revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>2001</td>
<td>$ 2,000</td>
</tr>
<tr>
<td>2002</td>
<td>$ 2,200</td>
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<tr>
<td>2003</td>
<td>$ 2,400</td>
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<tr>
<td>2004</td>
<td>$ 2,600</td>
</tr>
<tr>
<td>2005</td>
<td>$ 2,800</td>
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<tr>
<td>2006</td>
<td>$ 3,000</td>
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<tr>
<td>2007</td>
<td>$ 3,200</td>
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<tr>
<td>2008</td>
<td>$ 3,400</td>
</tr>
<tr>
<td>2009</td>
<td>$ 3,600</td>
</tr>
<tr>
<td>2010</td>
<td>$ 3,800</td>
</tr>
</tbody>
</table>

**Junior Achievement • Annual Report 2010**
Make An Impact!

Invest in the empowerment of the youth of our region to succeed in the global economy.

Involve your company in the rewarding experience of volunteering in classrooms to prepare young people with the financial skills necessary to lead productive lives.

Inspire the future leaders of Greater Washington to achieve their highest potential.

www.myJA.org
202-296-1200