Our Core Organizational Values

- Belief in the boundless potential of young people
- Commitment to the principles of market-based economics and entrepreneurship
- Passion for what we do and honesty, integrity and excellence in how we do it
- Respect for the talent, creativity, perspectives and backgrounds of all individuals
- Belief in the power of partnership and collaboration
- Conviction in the educational and motivational impact of relevant hands-on learning

Our Mission

To inspire and prepare young people to succeed in a global economy.

Table of Contents

More Than Luck!

- Leadership Address ................................................................. 1
- Organizational Profile ............................................................. 2
- Impact by Numbers ................................................................. 4
- JA Volunteer in Action ............................................................. 5
- Jason's Story ............................................................................. 6
- Rewarding Excellence ............................................................ 8
- Roll Call: Above and Beyond .................................................. 10
- A Bryant High School Bromance ............................................. 12
- Board of Directors ................................................................. 14
- Associate Board ...................................................................... 16
- Hispanic Initiative Advisory Council ...................................... 17
- Corporate/School Partnerships ............................................... 18
- School Partners ....................................................................... 21
- Community Partners ............................................................... 25
- Financial Statements ............................................................... 26
- Business Investors .................................................................. 28
- Individual Investors ................................................................. 30
- Invest in Yourself: Invest in Your Community ......................... 32
Dear friends,

Without a doubt, JA New York's ability to attract the support of a dynamic community of people who care about education and the future of our young people has been crucial to the sustainability of the organization. This year's annual report theme—"Success is More Than Luck"—invites you to read and share the inspirational stories of students, volunteers, alumni and partners.

In our 80th year of delivering economic education programs to NYC and Long Island students, the need for such education has never been more visible or critical. This is a time to reflect on the strength and reach of a mission that has championed financial responsibility. For eight decades, JA New York has been a primary economic education resource to prepare young people to be responsible and successful citizens.

Our success has required more than luck to survive a challenging year. The recent national and local economic downturn has reshaped the giving/volunteering landscape that sustained us in the past. Like most non-profits, we found ourselves struggling to fulfill our mission while expanding and maintaining stability. Now more than ever, our young people—especially in underserved communities—are in danger of losing access to pathways of success, opportunity and hope.

It’s clear the time is right for new ideas, approaches and solutions to drive the organization forward to a more stable and successful future. We’ve already taken steps to reposition and strengthen the organization. By restructuring and controlling expenses, we’re laying the groundwork to become a better, stronger, more efficient operation.

We still have a tough road ahead of us, but opportunity still exists. The challenge is to prepare for it, recognize it and to leverage it. The good news is our people are smart; our mission is achievable; and we have a passionate and dedicated community of supporters. We trust in our collective talent to creatively solve problems and we have the courage to remain optimistic and innovative.

JA still has the potential to be the primary economic educational resource, not just in New York City, but in the world. At a local level, we need to adapt to the environment and refocus our efforts on delivering high-impact programs with fewer resources. As a community, we can do it. We’re determined and most of all, we’re motivated. We believe in our resourcefulness to live up to the promise of the JA mission—to inspire and prepare young people to succeed in a global economy. We can’t guarantee that any of this will be easy, but we will make sure that whatever we ask you to do will be achievable and we will ensure that the JA New York mission continues to be rewarding and inspiring.

Thank you for your dedication, your generosity, your imagination, your optimism and for standing by us for eight decades of service in support of our young people. The students we serve are grateful for your volunteer and fundraising efforts. Without you, there would be less opportunity and resources to prepare them to navigate through a rapidly changing world. We hope you enjoy reading this year's annual report and that you will find inspiration in testimonials from members of the JA community. Together, our collective success will always be more than luck because we are committed to touching lives, changing attitudes, inspiring hope and igniting potential.

Most sincerely,

Douglas E. Schallau, President
Junior Achievement of New York, Inc.
“JA programs are an essential tool for students. It gives them a foundation of financial knowledge that some of us take for granted. Learning simple concepts such as earning interest, saving, spending and looking behind deceptive marketing copy will help ensure that kids are armed with the power to navigate a complex financial landscape.”

Michael Mondazzi
HSBC Volunteer

About Junior Achievement of New York, Inc.
Founded in 1929, Junior Achievement of New York, Inc. (JA New York) is the New York affiliate of Junior Achievement Worldwide, the world’s largest and fastest-growing organization dedicated to inspiring and preparing young people to succeed in a global economy. Through a dedicated staff and volunteer network, JA provides in-school and after-school programs for students in grades K-12. JA’s educational programs focus on three key content areas: financial literacy, entrepreneurship and work readiness.

Last academic year, JA’s in-school and after-school programs served 95,095 students in the NYC and Long Island geographic area. In addition, 128 individual Junior Achievement area operations reach more than four million students in the United States, with an additional 5.7 million students served by operations in 122 other countries worldwide.

More Than Luck
Our Volunteers...
Are as diverse as the students that they serve. During the 2008-2009 school year, 4,783 corporate, community and student volunteers mobilized to deliver JA economic education programs to NYC and Long Island students. What they all have in common is a desire to contribute to the communities in which they live and work. Volunteers use their insight, their knowledge and their experiences to inspire NYC and Long Island students.

JA Has Been Proven Successful
A 2001 study on JA’s program experience by Western Institute of Research and Evaluation found that Supervisors of companies where JA students were employed believed JA students were competent in the following areas as opposed to students with no JA experience:
- Showing initiative
- Being dependable
- Showing effort
- Working independently
- Possessing self-confidence
- Acting in a professional manner
- Appearing professional
- Possessing knowledge of job duties.

Our Leadership and Governance
Douglas E. Schallau serves as President and Chief Staff Officer. Mr. Schallau leads a 32-person professional staff. Mr. Anré Williams, President, Global Commercial Card, American Express, serves as the volunteer Chair of a 63-member JA New York Board of Directors. Ms. Crystal Sampson, Partner, Ernst & Young, LLP, serves as Chair of the 20-member JA New York Associate Board and Mr. Eliezer Diaz, Director of Service Delivery and Customer Services at Verizon Communications, served as Chair of a 15-member JA New York Hispanic Initiative Advisory Council.

Our Budget
JA New York’s 2008-2009 budget was $4.2 million generated from corporate contributions, special events revenue, individual gifts and foundation grants. Contributions to JA New York, a 501(c) 3 not-for-profit organization, are tax deductible to the full extent allowable by law.

We Meet Standards of Charity Accountability
JA New York participates in the Better Business Bureau (BBB) Charity Seal Program, a symbol to donors that our organization has met the 20 Standards for Charity Accountability. The 20 standards evaluate charities’ financial accountability, governance and oversight, effectiveness measures, fundraising and informational materials.
"I have partnered with JA for the last 10 years. Whenever I think of Junior Achievement, positive thoughts always come to mind. Every party involved in this exciting program benefits. My students get to meet business professional role models they can look up to. They also learn about different vocations. The volunteers are dedicated, committed, enthusiastic and generous with their time and resources. They enjoy interacting with the students and helping to prepare them to succeed. It’s a win-win situation for all!"

Aaron Eng-Achson
Educator
PS 42

MISSION
To inspire and prepare young people to succeed in a global economy!

Impact by Numbers 2008–09

<table>
<thead>
<tr>
<th>Operations &amp; Reach</th>
<th></th>
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<tbody>
<tr>
<td>Geographic Footprint</td>
<td>NYC &amp; Long Island</td>
</tr>
<tr>
<td>Staff Members</td>
<td>32 Staff Members</td>
</tr>
<tr>
<td>Office Locations</td>
<td>NYC &amp; Long Island</td>
</tr>
<tr>
<td>Total Students Served (NYC &amp; Long Island—2008–2009)</td>
<td>95,095</td>
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<tr>
<td>Elementary Students Served</td>
<td>50,540</td>
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<td>Middle School Students Served</td>
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<td>High School Students Served</td>
<td>25,213</td>
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<tr>
<td>Percent Program Mix Middle/High</td>
<td>47%</td>
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<tr>
<td>2008–2009 Total Volunteer Pool</td>
<td>4,783</td>
</tr>
<tr>
<td>Classes Taught</td>
<td>4,097</td>
</tr>
</tbody>
</table>
JA Volunteer In Action

Name: Christa Avampato  
Age: 32  
Occupation: Senior Manager of New Product Development, American Express  
Residence: New York City  
Education: Graduated from Highland High School, Long Island. Attended University of Pennsylvania (undergrad) followed by Darden School at UVA (MBA).  
Volunteer Experience: First time volunteer. Taught JA Business Ethics, Spring 2009

Why I love to volunteer with Junior Achievement…

“My Junior Achievement volunteer experience is the best part of my day. It allows me to use different skills than the ones I use all day in the office. Students keep us on our toes. We have to learn to improvise in order to keep the class engaged and motivated. In just a few classes, I’ve seen kids go from feeling completely disinterested in Business and Ethics to understanding how interesting and complicated the subject is. It’s a fantastic transformation to witness.”

Why YOU should support Junior Achievement…

“My education is my most valuable asset. It has opened so many doors for me. I feel incredibly fortunate to have this lifestyle and opportunities. With good fortune comes a responsibility to pay it forward and JA is a powerful way to do that. You’ll see tangible results of your work in just a few weeks. I look forward to my class all week and so do the students! It’s a great feeling to walk away from the class knowing that you helped a student see a new point of view. I hope I can help them think differently about the world around them and the role they play in their communities.”
Jason’s Story

Each year, Junior Achievement (JA) students receive inspirational educational opportunities to develop their potential. These experiences often take them outside of their comfort zones—encouraging them to grow and explore various choices.

In July 2008, Beat the Boss, a children’s business reality show produced by the British Broadcasting Corporation (BBC), reached out to Junior Achievement of New York to audition JA students as potential participants on the show. Beat the Boss encourages middle school kids to develop competitive entrepreneurial and business skills.

For one Harlem-based JA after-school student, this opportunity was an amazing educational journey, which took him from Harlem to Pittsburgh, where he matched business wits with aspiring young entrepreneurs from across the pond. In the process, he learned some valuable lessons about taking risks and what constitutes a winning business idea.

Jason Hoating, an 8th grade student, participates in the Children’s Aid Society at the Drew Hamilton Learning Center After-School Program in Harlem. He has participated in JA programs since 6th grade. Jason was one of several students who participated in the Beat the Boss auditions in NYC. Out of one hundred finalists, Jason was one of three selected to be on the show.

The program pits two teams against each other. One team consists of kids—the Bright Sparks. They compete against the Big Shots—three adult entrepreneurs. The teams are then briefed on a new product for a recognizable brand in the children’s consumer market. Products range from household goods, clothing and leisure/sporting goods to food and confectionary. The teams must carry out market research and brainstorm to come up with an idea for their own prototype. The company then produces the two fully practical products. As kids and consumers, the Bright Sparks know the children’s market, and as established entrepreneurs the Big Shots know business and marketing. But who can design the most successful product?

At the end of each episode, the finished prototypes are revealed to 25 children. The kids vote for their favorite product. The team with the most votes wins a limousine ride home while the losers take the bus.

We interviewed Jason Hoating about his Beat the Boss experience:

WHY DO YOU THINK YOU TRIED OUT FOR THE SHOW?
I decided to try out for the show because I want to be a chef and have my own restaurant and television show. To have a TV show, I have to learn not to be shy on camera. I thought that I should go for it so that I could get a nice experience being on TV. I’m very spontaneous. I don’t like to lose. It’s the perfect competition for me. I’m very competitive.

WHAT DID THE INTERVIEWER ASK YOU?
She asked me what I would say to the bosses if I won. I said, “Watch out bosses, because here I come!” Then she laid out different objects and asked me to pick up an object and try to sell it to her. I chose the notepad. I said, “This notepad is magical. If you buy it and use it you will have good dreams every night.” I think she picked me because I had good sales ability.
HOW DID YOU FEEL ABOUT MAKING IT THROUGH THE FINAL AUDITION PROCESS?
I was the only African-American kid there and at first, this made me feel a bit out of place. I was like, why am I here? But then I told myself I’m here to win a competition. And that’s when I got my composure and actually won a place on the show. It made me feel special, because I know that there are a lot of kids out there—like me—who wanted it just as bad. I just told myself “Jason, go for it! This is a good opportunity for you to make your life better—to learn new things.” I saw this as an opportunity to open new doors. When they told me I made it, I had to leave the room. I went into the waiting area and cried.

WHAT ADVICE WOULD YOU HAVE FOR OTHER KIDS WHO MIGHT FIND THEMSELVES IN A SIMILAR SITUATION?
If you have a dream and an opportunity, don’t stop. Take it, because it might be the only opportunity that you get. Make opportunities work for you because they can move you toward your dreams.

WHO WERE THE OTHER KIDS ON THE SHOW?
They were British. There was a girl named Angela and a boy named Michael. It was a bit like the Olympics because we were representing different countries. I made friends with Angela. We called her “motor mouth Angela”—because she couldn’t stop talking. I liked to hear her talk too. Our bedtime was at 10pm. We didn’t go to bed until 10:30pm. Angela just talked and talked and talked.

HOW LONG DID IT TAKE TO SHOOT YOUR EPISODE OF BEAT THE BOSS?
I was there for two weeks. We had to move into a house. It had three bedrooms, a living room and the kitchen was fantastic. I had my room, Angela had her room and Michael had his. Michael was really smart and educated—well we all were. There were three of us in the group and there were two groups—the Big Shots—and our group the Bright Sparks. One of the bosses was a real estate owner and he was a very top notch guy; the best salesman I’ve ever met.

WHAT HAPPENED?
WHAT DID YOU LEARN?
We lost by five points. We learned the winning edge is in the details. The Bright Sparks and the Big Shots had to make bikes. It was important to understand what would make our bike stand out to our customers. As kids, we were way out of our league because we were making bikes for adults. How do we know what adults like? Well, we found out that adults like horns on their bikes, because they like to make sounds more than kids do. Kids like speed, adults like sound.

We learned this when we went to a local park to ask different adults what features they would like on their bikes. I think the question was what would your ideal bike look like? It was so much fun because they gave us such interesting answers. Some said they would like three brakes on their bike, one person said he would like a horn—the ones that make sounds and some said they would like at least three lights.

After we left the park, we discussed how we were going to make our bike. We wanted it to be red. We had a green light in the back and a green light at the front, but we completely forgot the horn.

WHY DID YOU FORGET THE DETAIL OF THE HORN?
When one of the people told us he likes a loud horn on a bike, we thought he was just trying to be funny. Why would adults like horns on their bikes? We didn’t take it seriously and it would have given us the winning edge. If I was ever in a situation like this again, I wouldn’t dismiss any information.

WOULD YOU DESCRIBE THIS OPPORTUNITY AS A GOOD LEARNING EXPERIENCE?
It was a really great experience. I made new friends and I learned something new. It was all moving so fast for me. I just had to take each moment and savor it. I would think to myself, I’m actually here. That’s what made me happy—whether I won or lost—but I really wanted to win.

It also made me feel very smart. People who were interested in buying the bike were brought into the studio where they cast their votes for the one they preferred. We lost by five votes. I was devastated, but then they told us why we lost. When I found out it was because we didn’t include a horn, I realized we should have taken the man in the park seriously. After the show, one of the Bosses told us when you do your market research if someone gives you a strange answer, don’t exclude it. That could be your winning edge.

AFTER THIS EXPERIENCE, WHAT ADVICE WOULD YOU GIVE TO ASPIRING ENTREPRENEURS AND BUSINESS PEOPLE?
• When doing market research—take it seriously!
• No matter where you are from, try to make some friends. You always need friends. You can’t be alone by yourself.
• Don’t cry on TV—Don’t cry—because it really isn’t a good look.
• Always, always—win or lose—have fun. Have lots and lots of fun! Love what you do!

“Economic success is increasingly based on the effective utilization of intangible assets, such as knowledge, skills, and innovative potential as the key resource for competitive advantage.”

—Economic and Social Research Council, 2005
Rewarding Excellence
Annual Leadership Awards Gala Honorees

The Leadership Awards Gala is a major annual fundraising event that recognizes and celebrates the outstanding leadership of select JA New York business leaders and supporters in the JA New York community.

THE MOST LIKELY TO SUCCEED!
STUDENT LEADER OF THE YEAR

Xiang Siow
Class of 2008
Stuyvesant High School

Stuyvesant High School graduate, Xiang Siow is the 2008 Junior Achievement of New York Student Leader of the Year honoree. Mr. Siow was a member of the prestigious JA New York Student Ambassador program (2007-2008). Each year JA New York selects students through a rigorous application/interview process for our exclusive, competitive academic enrichment and leadership development program. Student Ambassadors are high school students who have demonstrated a strong desire to give back to their communities. They are required to demonstrate leadership ability, a desire to succeed, a willingness to get involved, and an active interest in their futures. The JA New York Student Ambassador program puts motivated young students on the fast track to a successful future.

Through this program, Mr. Siow was able to actively participate in and experience exclusive leadership, career and personal development opportunities which have encouraged him make good choices in life. During his time in the program, Mr. Siow blossomed from a quiet, shy student into a confident and accomplished young man. Mr. Siow proved that with hard work, commitment and the willingness to take some risks, one could learn new skills and distinguish oneself as an accomplished individual. During the program, he also participated in the JA New York High School Heroes program where he volunteered to teach financial literacy skills to elementary school students in underserved communities. He participated in several high-profile media job shadow opportunities at WCBS-TV, WNBC-TV and BronxNet Cable where he volunteered to serve as an on-air guest speaker in a discussion about the financial empowerment of youth. Xiang has also utilized his public speaking skills on several occasions as a JA New York representative. Mr. Siow embodies what it means to be a JA New York Student Ambassador—by demonstrating strong leadership ability, social responsibility and a strong desire to succeed.

Mr. Siow is now a student in the University of Chicago Liberal Arts program where he continues to explore and pursue his interests in literature, history, social sciences, political science, sociology, and economics. He attributes his success to the support of his parents and to the quality of experiences he has been fortunate to have received as a JA New York student. Junior Achievement of New York congratulates Xiang Siow, the 2007-2008 Student Leader of the Year Honoree.

“There can be no happiness if the things we believe in are different than the things we do.”
—Albert Camus
Philosopher and Writer
THE MOST LIKELY TO LEAD BUSINESS LEADER OF THE YEAR
Kenneth I. Chenault
Chairman and Chief Executive Officer
American Express Company

Since completing his service as a JA New York Board Member, Mr. Chenault remains committed to encouraging NYC and Long Island students to achieve and succeed in school and in life. His latest contribution came through leading American Express to become the largest JA New York Bowl-A-Thon corporate fundraising company.

Kenneth I. Chenault is Chairman and Chief Executive Officer of American Express Company. Mr. Chenault joined the company in September 1981 as Director of Strategic Planning. He was named President of the Consumer Card Group in 1989, and in 1993 he became President of Travel Related Services (TRS), which encompassed all of American Express’ card and travel businesses in the United States. In 1995, he assumed additional responsibility for the company’s worldwide card and travel businesses and also was named Vice Chairman of American Express. Mr. Chenault became President and Chief Operating Officer in February 1997. He assumed his current responsibilities as CEO on January 1, 2001, and as Chairman on April 23 of that year.

Mr. Chenault serves on the boards of American Express and several other corporate and nonprofit organizations, including IBM, Procter & Gamble Company, the Arthur Ashe Institute for Urban Health, the National Center on Addiction & Substance Abuse at Columbia University, the Smithsonian Institution’s Advisory Council for the National Museum of African American History & Culture, the Phoenix House Foundation and the World Trade Center Memorial Foundation. He also is on the boards of the Partnership for New York City, The Business Council and the Business Roundtable and serves as Vice Chairman of each of these organizations. Junior Achievement of New York congratulates Kenneth Chenault, the 2007-2008 Business Leader of the Year Honoree.

THE MOST INSPIRATIONAL LIFETIME ACHIEVEMENT AWARD
Robert B. Catell
Chairman
National Grid, USA

Mr. Catell’s invaluable service to JA New York began in the late eighties when he began his tenure as a Board Member. His impact continues to grow; he recently led National Grid in launching their first ever JA New York Bowl-A-Thon. Over the course of his relationship with Junior Achievement, combined with past KeySpan JA New York Bowl-A-Thons, Mr. Catell has helped raise nearly $1.5 million to date.

Robert B. Catell became Chairman, National Grid, USA following the acquisition by National Grid of KeySpan Corporation, where Mr. Catell was Chairman and Chief Executive Officer of KeySpan Corporation and KeySpan Energy Delivery, the former Brooklyn Union. His career with Brooklyn Union started in 1958. Mr. Catell is also Chairman of Northeast Gas Markets and Alberta Northeast Gas Ltd., and a member of the Board of Directors of KEYERA Energy Management Ltd. He is co-chair of the Board of the Downtown Brooklyn Partnership and Chairman of the Long Island Association.

Mr. Catell is a past Chairman of the American Gas Association, the Partnership for New York City, Inc., the U.S. Energy Association (USEA), and the Advisory Board of the City College of New York’s School of Engineering. He serves on JPMorgan/Chase’s Metropolitan Advisory Board, the advisory board of HeartShare for Human Services, and the advisory board for SUNY Farmingdale. His further contributions to the community include serving as a Trustee of the Brooklyn Botanic Garden. He serves as a Member Emeritus of the Brooklyn Law School. He is a former Chairman of the Brooklyn Chamber of Commerce. Junior Achievement of New York congratulates Robert B. Catell, the 2007-2008 Lifetime Achievement Honoree.
Roll Call: Above and Beyond
2008–2009 Celebration Honorees

JA New York’s fiscal and academic year ends with a Celebration acknowledgement to our diverse support base for their contribution to a successful year of programming and fundraising.

THE MOST PERSISTENT & CONSISTENT! FUNDRAISING LIAISON OF THE YEAR

Steven Lawless
Senior Manager,
Risk Management, Tax
KPMG

Steven is a former recipient of KPMG’s Chairman Award. This is the highest honor KPMG bestows on partners and employees who perform outstanding volunteer and community service throughout the year.

Steven has been involved with Junior Achievement for more than 10 years. He was responsible for coordinating and raising more than $12,000 in one of KPMG’s inaugural JA Bowl-A-Thon fundraising events. To date, KPMG’s annual Bowl-A-Thon events have raised a total of $389,000 and Steven has been personally responsible for raising more than $25,000 in support of Junior Achievement of New York’s mission.

THE MOST ENTREPRENEURIAL! FUNDRAISER OF THE YEAR

Samuel Benjamin
Facilities Specialist
PricewaterhouseCoopers

PwC hosts some of the highest grossing JA Bowl-A-Thon events and Samuel Benjamin is one of the main reasons why they are so successful. For six years, Samuel has led and participated in PwC’s JA Bowl-A-Thon events and he has been consistently recognized as one of their top corporate fundraisers.

In 2008-2009, even though he only had four people fundraising on his team as opposed to the team average of eight members, Samuel’s Office Services team managed to raise $4,745—nearly four times the amount of the projected team goal! As if this was not enough, Samuel organized a Bowl-A-Thon for his Urban Professional Meet-up Alliance Group—consisting of three teams who raised nearly $3,000.

THE MOST RELIABLE! COMMUNITY PARTNER OF THE YEAR

Kathy Gordon
Assistant Executive Director
Good Shepherd Services

Good Shepherd Services has been a reliable JA New York after-school partner for many years. Thanks to the efforts of Kathy Gordon, during the 2008-2009 academic year, JA New York increased the number of students working with a current corporate partner by having students from the Good Shepherd Services program participate in a Youth Leadership Conference at New York Life. She also sought to create new opportunities for their students to participate in JA programs by initiating a company-based high school program at UBS—one of their board companies.
THE MOST INSPIRATIONAL!
EDUCATOR OF THE YEAR
Wendy Shatzman-Sherry
Lecturer
Kingsborough Community College

For two years, Wendy Shatzman-Sherry has been a strong supporter of the JA New York College Student Volunteer initiative at Kingsborough Community College. Wendy was instrumental in inspiring her speech class students to sign-up as Junior Achievement volunteers. During the 2008-2009 school year, under her direction, over 20 Kingsborough volunteers taught over 200 middle school students at PS 206 a JA-in-a-Day event.

This year, thanks to Wendy’s continued efforts, 67 Kingsborough students have delivered JA programming to almost 500 NYC students—more than double last year’s student outreach by this college. She also incorporated Junior Achievement into her service-learning curriculum, devoting many hours to help her students prepare for their volunteer opportunities.

THE MOST DYNAMIC
PARTNERSHIP!

VOLUNTEER LIAISONS
OF THE YEAR
Christopher Andrew
VP and Group Director—Media
Digitas

Chris Andrew has coordinated JA volunteer efforts for Digitas since 2006. After a year of working with younger students, Chris expressed an interest in working closely with older students so JA partnered Digitas with Brooklyn Preparatory High School. Over the past two years, Digitas volunteers have taught over 50 traditional classes, providing over 300 hours of JA content to NYC students.

Michael Sondak
Media Supervisor
Digitas

Michael Sondak began volunteering with JA New York in 2007 at Brooklyn Prep High School before stepping up to help Chris coordinate in the spring of 2008. Both Chris and Michael work tirelessly to recruit new Digitas volunteers, as well as communicating with returning volunteers. They both also regularly volunteer to teach JA programs.

THE MOST LIKELY TO MAKE IT WORK!
VOLUNTEER OF THE YEAR

Douglas Viviani
Attorney
Law Office of Douglas Viviani

Douglas runs his own practice and has had the flexibility to teach classes at various times during the day. Douglas taught two “It’s My Business” classes at Wantagh Middle School and the three “Exploring Economics” classes at William Floyd High School. Both teachers and students compliment Douglas on his classroom facilitation skills.

Douglas volunteered to participate in the inaugural JA New York’s pilot fundraising campaign, “Sponsor My Classroom.” He enlisted his friends, colleagues and family to donate to Junior Achievement New York raising $800 to date.

THE MOST COMMITTED
AND CONSISTENT!
OUTSTANDING VOLUNTEER LEADERSHIP ACHIEVEMENT

Christine Cirillo
Formerly of Bank of New York Mellon

For more than 10 years, Christine Cirillo was responsible for coordinating Bank of New York and then Bank of New York Mellon Bowl-A-Thon fundraisers. Christine’s leadership and coordination efforts have helped fundraise over $267,000 and she is personally responsible for raising nearly $20,000. Over the years, her hard work resulted in a 17-fold increase in the amount raised by her company’s JA Bowl-A-Thon participants.

THE MOST LIKELY TO GIVE BACK!
JA ALUMNI OF THE YEAR
David Vinjamuri
President and Chief Executive Officer
ThirdWay Brand Trainers

David Vinjamuri is a Junior Achievement Alumnus who chose to reconnect and get involved with inspiring another generation of young people. Since reconnecting two years ago, David has continued to give back to the organization which inspired his passion for business.

David consistently donates time and money to JA New York, providing workshops for Junior Achievement and serving as a judge for JA New York’s annual Business Plan Competition.

THE MOST LIKELY TO SUCCEED!

STUDENT LEADERSHIP ACHIEVEMENT AWARD—2008-2009

Sumit Pal
Student Ambassador
High School Graduate—Class of 2009

Information Technology High School During the 2008-2009 academic year, Sumit Pal was a senior at Information Technology High School, Long Island City, Queens. Sumit also completed a second year in the JA New York Student Ambassador program. During his time in the program, Sumit has progressively grown into a much admired, confident role model and leader amongst his peers. He has participated in the JA Job Shadow program, the JA New York Business Plan Competition, the JA Company Program, JA New York High School Heroes and he has represented the organization for public speaking and media opportunities.

“I believe that serving and being served are reciprocal and that one cannot really be one without the other.”

—Robert Greenleaf
Educator and Writer
A Bryant High School Bromance:
Creating Value through Partnership

Andy Horowitz was born in Kew Gardens and was raised in North Woodmere, Long Island. After 20 years in corporate banking, Horowitz made a life-changing decision to become a NYC public high school teacher. A tall, wiry, energetic man, he engages and communicates knowledge and ideas to his students at a thorough, rapid-fire-pace. To him, teaching is not just a job—it’s a vocation. “My stint at Bryant High School as a Junior Achievement volunteer convinced me that teaching business classes to high schoolers could be rewarding,” he said. “I made a decision to change career in mid-stream. And I never looked back.”

He now teaches economics in the same high school where he served as a JA volunteer.

“I always liked training and teaching people and JA provided the perfect forum to give back in a meaningful way. Volunteering made my decision to transition from business to education much easier.”

Tanvir Hossain is a 20-year old Baruch College business student. He was born in Dhaka, Bangladesh and grew up around “Sunnyside” of Queens. Only a few years older than the Bryant High School students, Hossain’s teaching style is laid-back, but confident. It’s clear he has a passion for business and all things financial. And he knows how to present the JA curriculum so that it’s relevant and interesting.

As a Business major, Tanvir understands personal finance skills are necessary for life-long financial stability and success. This motivated him to seek opportunities where he could encourage students to learn these skills before entering the business world.

“I hope high schoolers can benefit from my experiences. I learned about college and managing money after graduating high school. If I had learned how the system worked and how to manage money at an earlier age, I would have done some things a little differently during and after high school.”

We sat down with Hossain and Horowitz to talk about their teaching partnership.

“You’ve heard of Butch and Sundance, Batman and Robin, Kirk and Spock, Felix and Oscar. Now meet Hossain and Horowitz, Junior Achievement (JA) of New York’s “super-buddy” teaching team! For more than two years, Hossain and Horowitz have formed a successful partnership teaching economics and personal money management skills to Bryant High School students.

“As a volunteer, I receive much pleasure from watching a new talent unfold. As a volunteer/mentor you are helping shape the future. Let’s not forget, we all made it here because of the impact someone had upon us.”

Sandra M. Torres
PWC Volunteer
Why do you think your partnership works so well?

A HOROWITZ: Simply put, we share enthusiasm for helping kids reach their full potential. Tanvir has a genuine passion for helping students improve their lives. Also, he is able to provide students with knowledge about college life because he’s going through this experience now. He also knows about owning and operating a business, which aligns with JA’s Economics/Entrepreneurship curriculum.

What’s your greatest wish for the students you teach?

A HOSSAIN: I hope students are able to see and tap into the great potential they have. Their opportunities are limitless.

A HOROWITZ: Like Tanvir, I want them to be happy and productive members of society. One of Junior Achievement’s mottos: “Let their success be your inspiration” is my motivation to do what I do. I want the students to succeed and to have the power to control their future.

What do students get out of the JA classroom experience?

A HOSSAIN: JA is good at helping students understand the big picture of how local, national and global economic systems interrelate. This is how the free enterprise system works. The best part of the volunteer experience is broadening the students’ horizons. Volunteers guide and inform students to make better choices in life.

A HOROWITZ: I agree. Students learn a range of skills to help them survive and thrive. It’s more than learning how to manage money; it’s about preparing kids to be successful at each stage of their lives. They learn everything from how to save money and invest, through to teamwork and communication skills. They also learn how to write resumes, cover letters and practice interview skills. JA teaches kids how to market themselves. There’s no formal class to learn this in school. You usually have to learn it by yourself and it can take years of trial and error before you get it right.

Tanvir, what benefits do you get out of your JA volunteer experience?

A HOSSAIN: I feel privileged to have this opportunity to meet and influence the next generation of business leaders and entrepreneurs. Their future choices can create a new era of growth or add to the economic burdens we face. This is a learning experience for me too. Volunteering helps me gain a better understanding and connection to my community. It also helps me understand my role in the world and relationships with people surrounding me.

A HOROWITZ: There’s a deep satisfaction in teaching young people. Knowing that I have prepared them to live the best life possible is worth many times the effort.
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JUNIOR ACHIEVEMENT OF NEW YORK, INC.

“I learned that when you work together with a team, you make everything better and you get better ideas and results.”

Hernunio Reyes
8th Grade
Bronx Writing Academy
Nanette Malebranche  
**Managing Director, Long Island District**  
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*JA New York Board of Directors as of June 30, 2009*
“It’s an opportunity that everyone should take. There’s such a great benefit that comes back to the volunteer. Not only are you sharing your skills and knowledge with students, it also really makes you feel good about what you are doing for yourself and your community.”

Rachel Lovelady
JA Volunteer

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The JA New York Associate Board are executive and entrepreneurial “rising stars” who are committed to leveraging their networks and using their business experiences and strategic leadership skills to provide project resource assistance to select JA New York initiatives.
Hispanic Initiative Advisory Council

The JA New York Hispanic Initiative (HI) was launched in 2006 as a three-year pilot program focused on increasing the participation of first-generation New York City and Long Island Hispanic students in JA New York’s economic and financial literacy programs. The program funding cycle ended December 2008—having reached over 11,000 K-12 students of Hispanic descent. The JA New York’s Hispanic Initiative Advisory Council (HIAC) was comprised of high profile Hispanic NYC business, education and community leaders who committed strategic counsel and resources to support the implementation of the grant to raise the level of financial literacy in NYC and Long Island Hispanic communities.

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*Ex officio

Among Latinos there are greater percentages of poor households, and fewer households which were relatively well off, compared with the City’s other race/ethnic groups. About 31% of Latino households in 2008 earned under $20,000 yearly, but they only received 6.7% of total Latino income.

Latino Data Project—Report 32
November 2009
# Corporate/School Partnerships

## NEW YORK CITY PARTNERSHIPS

<table>
<thead>
<tr>
<th>FIRM</th>
<th>SCHOOL</th>
<th>BOROUGH/COUNTY</th>
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<tbody>
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</table>
"I learned to communicate in different ways and still be successful. People are different. They see things and do things in different ways. Differences are OK as long as we are working toward the same goals."

Nicole Santiago
8th Grade, Bronx Writing Academy
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<td>Jacqueline Kennedy Onassis High School</td>
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<td>MS 447 The Math &amp; Science Exploratory School</td>
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<tr>
<td></td>
<td>PS 134 Henrietta Szold Elementary School</td>
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<td>The Boston Consulting Group</td>
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<td>IS 195 Roberto Clemente Middle School</td>
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<td>Ross Global Academy</td>
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<td>WTAS</td>
<td>PS 198 Isador &amp; Ida Straus Elementary School</td>
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<tr>
<td>Yale Alumni Association of Metropolitan New York</td>
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**LONG ISLAND PARTNERSHIPS**

<table>
<thead>
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<th>FIRM</th>
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<th>COUNTY</th>
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<td>Citi</td>
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<td>Nassau</td>
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<tr>
<td>FedEx Express</td>
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<tr>
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<td>W. Tresper Clarke Middle School</td>
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</tr>
</tbody>
</table>

Total NYC Corporate/School Partnerships: 113
Total Long Island Corporate/School Partnerships: 12
Total Corporate/School Partnerships: 125
More Than Luck

“The children truly enjoyed having a JA volunteer in our class. They looked forward to Wednesdays because they knew he would be coming. It’s a great motivator for them to know that volunteers care for them. They need to know more about people outside their neighborhood and careers besides those of their parents.”

Shuk Wong
PS 42
Educator

School Partners

BRONX

Elementary Schools
PS 001 Courtlandt Elementary School
PS 009 Ryer Avenue Elementary School
PS 011 Highbridge Elementary School
PS 018 John Peter Zenger Elementary School
PS 028 Mount Hope Elementary School
PS 036 Unionport Elementary School
PS 043 Jonas Bronck Elementary School
PS 071 Rose E. Scala Elementary School
PS 079 Creston Elementary School
PS 086 Kingsbridge Heights Elementary School
PS 093 Albert G. Oliver Elementary School
PS 105 Senator Abraham Bernstein School
PS 109 Sedgwick Elementary School
PS 160 Walt Disney Elementary School
PS 246 Poe Cottage Elementary School
PS 306 Elementary School

Middle Schools
Bronx Writing Academy Middle School
CIS 022 Jordan L. Mott Middle School
IS 125 Henry Hudson Middle School
IS 131 Albert Einstein Middle School
IS 192 Piagentini-Jones Middle School
IS 242 Mott Hall V Middle School
IS 424 The Hunts Point Middle School
Kappa III Middle School
MS 045 Thomas C. Giordano Middle School
MS 080 Isabel Rooney Middle School
MS 101 Edward R. Byrne Middle School
MS 144 Michelangelo Middle School
MS 180 Dr. Daniel Hale Williams Middle School
MS 181 Pablo Casals Middle School
MS 206 Ann Mersereau Middle School
MS 223 The Laboratory School of Finance & Technology
MS 273 Frederick Douglass Academy V Junior High School
MS 301 Paul Laurence Dunbar Middle School
MS 326 Bronx Green Middle School
MS 390 Middle School
MS 399 Middle School
Urban Assembly School for Wildlife Conservation

K-8 Schools
CIS 117 Joseph H. Wade School
Mott Haven Academy Charter School
PS/IS 214 Lorraine Hansberry Academy School
PS/MS 037 Multiple Intelligences School
PS/MS 095 The Sheila Mencher Van Cortlandt School

6-12 Schools
Bronx Preparatory Charter School
Frederick Douglass Academy III School
South Bronx Preparatory School
Urban Assembly School for Applied Math & Science

High Schools
Academy for Language & Technology High School
Academy for Scholarship & Entrepreneurship High School
Bronx Center for Science & Mathematics High School
Bronx High School of Science
Bronx Leadership Academy High School
Bronx School of Law & Finance
Collegiate Institute for Math & Science High School
DeWitt Clinton High School
Fordham High School of the Arts
Harry S. Truman High School
Health Opportunity High School
HS 682 Fannie Lou Hamer Freedom High School
HS 692 Monroe Academy for Visual Arts & Design High School
New School for Arts & Sciences High School

After-School Community Centers
Betances IV Community Center
Columbus Clubhouse
Highbridge Community Life Center, Inc.
Joel E. Smilow Clubhouse
Marble Hill Community Center
Melrose II Program
Mullaly Community Center
New Settlement Apartments
Owen Dolen Recreation Center
PAL Webster Center
West Bronx Recreational Center

BROOKLYN

Elementary Schools
Achievement First Crown Heights Charter Elementary School
America Come Back to God Christian Academy
Brooklyn Bureau of Community Service
PS 011 Purvis J. Behan Elementary School
PS 015 Patrick F. Daly Elementary School
PS 016 Leonard Dunkley Elementary School
PS 032 Samuel Mills Sprole Elementary School
PS 038 Pacific Elementary School
PS 067 Charles Dorsey Elementary School
PS 069 The New Vision Elementary School
PS 075 Mayda Cortiella Elementary School
PS 091 Albany Elementary School
PS 094 Henry Longfellow Elementary School
PS 097 Highlawn Elementary School
PS 100 Coney Island Elementary School
PS 102 Bay View Elementary School
PS 105 Blythebourne Elementary School
PS 106 Edward Everett Hale Elementary School
PS 115 Daniel Mucatel Elementary School
PS 119 The Amersfort Elementary School
PS 124 Silas Dutcher Elementary School
PS 139 Alexine A. Fenty Elementary School
PS 158 Warwick Elementary School
PS 160 William T. Sampson Elementary School

More Than Luck

“The children truly enjoyed having a JA volunteer in our class. They looked forward to Wednesdays because they knew he would be coming. It’s a great motivator for them to know that volunteers care for them. They need to know more about people outside their neighborhood and careers besides those of their parents.”

Shuk Wong
PS 42
Educator
School Partners (continued)

K-8 Schools
IS 347 School of Humanities
PS 025 Eubie Blake School
PS 161 Crown School
PS 206 Joseph F. Lamb School
PS 207 Elizabeth G. Leary School

6-12 Schools
School for Democracy & Leadership
Secondary School for Law
Urban Assembly Academy of Business & Community Development

High Schools
Academy of Hospitality & Tourism High School
Academy of Innovative Technology High School
Brooklyn Academy of Science & the Environment High School
Brooklyn Lab High School
Brooklyn Preparatory High School
Brooklyn Technical High School
George Westinghouse Information Technology High School
High School for Public Service
High School of Enterprise, Business & Technology
High School of Telecommunications, Arts & Technology
HS 415 Samuel J. Tilden High School
HS 610 Automotive Career & Technical Education High School
HS 620 William E. Grady High School
John Dewey High School
Metropolitan Corporate Academy High School
New Utrecht High School
Science Skills Center High School
St. Joseph High School

After-School Community Centers
Bedford Stuyvesant Family Health Center, Inc.
Brooklyn Chinese Christian Church
Brownsville Recreation Center
Dr. White Community Center
Herbert Von King Cultural Arts Center
Metropolitan Pool
PAL Miccio Center
Red Hook Recreation Center
St. John’s Recreation Center
Taylor-Wythe Community Center
Thomas S. Murphy Clubhouse
Young Minds Day Care Center

MANHATTAN
Elementary Schools
George Jackson Academy Elementary School
Harlem Day Charter Elementary School
Mosaic Preparatory Academy Elementary School
PS 002 Meyer London Elementary School
PS 003 John Melser Charrette Elementary School
PS 005 Ellen Lurie Elementary School
PS 019 Asher Levy Elementary School
PS 028 Wright Brothers Elementary School
PS 033 Chelsea Preparatory Elementary School
PS 034 Franklin D. Roosevelt Elementary School
PS 042 Benjamin Altman Elementary School
PS 048 Police Officer Michael John Buczek Elementary School
PS 050 Vito Marcantonio Elementary School
PS 063 William McKinley Elementary School
PS 072 Elementary School
PS 110 Florence Nightingale Elementary School
PS 115 Alexander Humbolt Elementary School
PS 116 The Mary Lindley Murray Elementary School
PS 134 Henrietta Szold Elementary School
PS 142 Amalia Castro Elementary School
PS 152 Dyckman Valley Elementary School
PS 154 Harriet Tubman Elementary School
PS 158 Baylord Taylor Elementary School
PS 165 Robert E. Simon Elementary School
PS 166 School of Arts/Technology Elementary School
PS 173 Elementary School
PS 182 Bilingual Bicultural Mini Elementary School
PS 183 Robert Louis Stevenson Elementary School
PS 185 John Mercer Langston Elementary School
PS 198 Idas & Ida Strauss Elementary School
PS 208 Alain L. Locke Elementary School
PS 212 Midtown West Elementary School

Middle Schools
IS 143 Eleanor Roosevelt Middle School
IS 195 Roberto Clemente Middle School
IS 250 West Side Collaborative Middle School
MS 247 Dual Language Middle School
MS 319 Maria Teresa Mirabal Middle School
MS 322 Middle School
MS 324 Patria Mirabal Middle School
MS 862 Mott Hall II Middle School

HSBC volunteers prepare to teach JA curriculum to students in PS 86 Brooklyn.
“I really enjoyed my experience as a Junior Achievement student this school year. I have improved significantly in my confidence level, networking skills and public speaking skills. I feel fortunate to be exposed to these opportunities.”

Shelby Cover
11th Grade/Student Ambassador

**K-8 Schools**
- Epiphany School
- Holy Name Jesus School
- PS 140 Nathan Straus School
- PS 184 Shuang Wen Academy School
- St. Gregory the Great School
- Talented & Gifted School
- Transfiguration School

**6-12 Schools**
- Marta Valle Secondary School
- Opportunity Charter School
- School for the Physical City
- School of the Future

**High Schools**
- Baruch College Campus High School
- Cathedral High School
- City-As-School High School
- East Side Community High School
- Graphic Communication Arts High School
- High School for Dual Language & Asian Studies
- High School of Art & Design
- High School of Economics & Finance
- High School of Hospitality Management
- Jacqueline Kennedy Onassis High School
- Landmark High School
- Manhattan Bridges High School
- Mott Hall High School
- Murry Bergtraum High School
- Norman Thomas High School
- Stuyvesant High School

**After-School Community Centers**
- Drew Hamilton Learning Center
- Elliot Center
- Police Athletic League Armory Center

**QUEENS**

**Elementary Schools**
- Merrick Academy Charter Elementary School
- PS 002 Alfred Zimberg Elementary School
- PS 012 James B. Colgate Elementary School
- PS 014 Fairview Elementary School
- PS 015 Jackie Robinson Elementary School
- PS 019 Marino P. Jeantet Elementary School
- PS 035 Nathaniel Woodhull Elementary School
- PS 051 Early Childhood Center
- Elementary School
- PS 058 School of Heroes Elementary School
- PS 080 Thurgood Marshall Magnet School
- PS 085 Judge Charles Vallone Elementary School
- PS 086 Elementary School
- PS 088 Seneca Elementary School
- PS 094 David Porter Elementary School
- PS 102 Elementary School
- PS 112 Dutch Kills Elementary School
- PS 115 Glen Oaks Elementary School
- PS 117 Joyce Keld Briarwood Elementary School
- PS 131 Abigail Adams Elementary School
- PS 149 Christa McAuliffe Elementary School
- PS 150 Sunnyside Elementary School
- PS 166 Henry Gradstein Elementary School
- PS 201 Kissena Elementary School
- PS 203 Oakland Gardens Elementary School
- PS 212 Elementary School
- PS 214 Cardwallader Goldens Elementary School
- PS 229 Emanuel Kaplan Elementary School
- PS 239 P.O. Ramon Suarez Elementary School
- PS 251 Early Childhood Magnet Elementary School

**Middle Schools**
- IS 010 Horace Greeley Middle School
- IS 073 Frank Sansivieri Intermediate School
- IS 093 Ridgewood Middle School
- IS 125 Woodside Middle School
- IS 204 Oliver Wendell Holmes Middle School
- JHS 108 Parsons Middle School
- JHS 226 Virgil L. Grissom Middle School
- MS 008 New Preparatory Middle School
- MS 072 Catherine & Count Basie Middle School
- MS 210 Elizabeth Blackwell Middle School
- MS 217 Robert Van Wyck Middle School

**K-8 Schools**
- 82nd Street Academics School
- Corpus Christi School
- Our Lady Queen of Martyrs School
- PS 127 Aerospace Science Magnet School
- PS 225 Seaside School

**High Schools**
- Aviation Career & Technical High School
- Benjamin Cardozo High School
- Bryant High School
- Flushing High School
- Forest Hills High School
- Francis Lewis High School
- George Washington Carver High School
- Grover Cleveland High School
- Hillcrest High School
- High School for Construction, Trades, Engineering & Architecture
- Information Technology High School
- Newcomers High School
- Queens Preparatory Academy
- Richmond Hill High School
- The Academy of Finance & Enterprise High School
- Townsend Harris High School

**After-School Community Centers**
- Al Oerter Recreation Center
- Cunningham Park
- Far Rockaway Clubhouse
- Kissena Park
- Latimer Gardens Community Center
- Lost Battalion Hall Recreation Center
- Raymond O’Connor Day Camp
- Sorrentino Recreation Center
- Victor Hanson Recreation Center

**STATEN ISLAND**

**Elementary Schools**
- PS 005 Huguenot Elementary School
- PS 019 The Curtis Elementary School
- PS 021 Elm Park Elementary School
- PS 030 Westerleigh Elementary School
- PS 048 William Wilcox Elementary School
- PS 054 Charles W. Leng Elementary School

**High Schools**
- Aviation Career & Technical High School
- Benjamin Cardozo High School
- Bryant High School
- Flushing High School
- Forest Hills High School
- Francis Lewis High School
- George Washington Carver High School
- Grover Cleveland High School
- Hillcrest High School
- High School for Construction, Trades, Engineering & Architecture
- Information Technology High School
- Newcomers High School
- Queen Preparatory Academy
- Richmond Hill High School
- The Academy of Finance & Enterprise High School
- Townsend Harris High School
American children, teens and young adults (ages 8-21) earned about $211 billion in 2003. This group is spending at a rate of approximately $172 billion per year.

Harris Interactive Survey, 2003
Community Partners

NYC AFTER-SCHOOL COMMUNITY PARTNERSHIPS AND SUMMER PROGRAMS

Alianza Dominicana
Asian-American Service Center of New York
Asian-American Coalition for Education
Aspira of New York
Bergen Beach Youth Organization (4 sites)
Bronx Arts Ensemble
Bronx Christian Community
Bronx Institute of Lehman College
Brooklyn Bureau of Community Service
Brooklyn Chinese-American Association (7 sites)
Builders for Family and Youth Diocese of Brooklyn
Catholic Charities of New York Child Center of New York (4 sites)
Children’s Aid Society (10 sites)
Children’s Art & Science Workshops (3 sites)
Chinese-American Planning Council
Church Avenue Merchants Block Association (CAMBA) (6 sites)
Committee for Hispanic Children and Families
Community Association of Progressive Dominicans
Community Mediation Services (2 sites)
Department of Youth and Community Development
East New York Development Corporation
East Side House Settlement
El Puente
Flatbush Beacon Program
Fort Greene Senior Council
Freedom School
Gaining Early Awareness and Readiness for Undergraduate Programs (Gear Up) (13 sites)
Good Shepherd Services (8 sites)
Goodwill Industries of Greater N.Y. and Northern N.J. (2 sites)
Graham Windham Star Community Beacon Center
Grand Street Settlement
Greater Ridgewood Youth Council (3 sites)
Groundwork
HANAC Beacons
Heartshare Human Services of New York
Hightbridge Community Life Center
Hudson Guild
I Have A Dream Foundation
Imani House
Jacob Riis Settlement House
Madison Square Boys & Girls Club (4 sites)
Magic Carpet Day Camp
Maspeth Town Hall Community Center (4 sites)
Millennium Development (7 sites)
Mount Hope Housing Company Project READY Program
New Settlement Apartments
New York City Parks and Recreation (13 sites)
NYC Mission Society
Phipps Community Development Corporation
Police Athletic League (4 sites)
Queens Borough Public Library (12 sites)
Queens Herald Church
Ridgewood Bushwick Senior Citizen Council
Samuel Field Y (2 sites)
Sesame Flyers International
South Asian Youth Action
South Brooklyn Youth Consortium
Sports and Arts In Schools Foundation
St. Ann’s Episcopal Church
Supportive Children’s Advocacy Network
The After-School Corporation (TASC)
University Settlement Beacon Program
Vision Urbana
Woodside on the Move (2 sites)
YMCA Cross Island
YMCA Greenpoint Kids in Control Program
YMCA Jamaica
YMCA Prospect Park (4 sites)
YMCA Twelve Towns (4 sites)
YMCA West Side (4 sites)

NYC SUMMER YOUTH EMPLOYMENT PROGRAM PARTNERSHIPS

Alianza Dominicana
Catholic Charities Brooklyn and Queens
Community Association of Progressive Dominicans
NYC Mission Society
Phipps Community Development Corporation
Southern Queens Park Association

LONG ISLAND COMMUNITY PARTNERSHIPS

Comsewogue Youth Club
Family Service League (2 sites)
Glen Cove Youth Bureau
Jack and Jill of Nassau County
Liberty Partnership Program (3 sites)
Wyandanch Youth Services
Young People’s Day Camp
Financial Statements

The following represent excerpts of the financial statements of Junior Achievement of New York, Inc. as of and for the years ended June 30, 2009 and 2008. The complete set of financial statements has been examined by our independent auditors, KPMG LLP, upon which they have issued an unqualified opinion. These financial statements, including our independent auditors’ report, are on file with Junior Achievement of New York, Inc. and are available upon request.

Please write to: Junior Achievement of New York, Inc., 205 East 42nd Street, Suite 203, New York, NY 10017. You may also call 212.907.0035 or e-mail us at Audit@jany.org.

### Statements of Financial Position

#### June 30, 2009 and 2008

<table>
<thead>
<tr>
<th></th>
<th>2009</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td>$207,769</td>
<td>$754,445</td>
</tr>
<tr>
<td>Contributions and special events receivable, net</td>
<td>1,884,212</td>
<td>1,831,890</td>
</tr>
<tr>
<td>Inventory, net of allowances</td>
<td>80,829</td>
<td>106,552</td>
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<tr>
<td>Prepaid expenses and other assets</td>
<td>1,900</td>
<td>45,454</td>
</tr>
<tr>
<td>Fixed assets, net</td>
<td>208,788</td>
<td>330,440</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td>$2,383,498</td>
<td>$3,068,781</td>
</tr>
</tbody>
</table>

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LIABILITIES AND NET ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accounts payable and accrued expenses</td>
<td>$567,085</td>
<td>$479,196</td>
</tr>
<tr>
<td>Short-term borrowings</td>
<td>200,000</td>
<td>—</td>
</tr>
<tr>
<td>Deferred revenue</td>
<td>11,460</td>
<td>64,600</td>
</tr>
<tr>
<td>Deferred rent obligation</td>
<td>97,651</td>
<td>133,201</td>
</tr>
<tr>
<td>Obligation under capital lease</td>
<td>22,985</td>
<td>38,414</td>
</tr>
<tr>
<td><strong>Total liabilities</strong></td>
<td>899,181</td>
<td>715,411</td>
</tr>
</tbody>
</table>

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Unrestricted net assets</td>
<td>55,785</td>
<td>1,484,624</td>
</tr>
<tr>
<td>Temporarily restricted net assets</td>
<td>1,428,532</td>
<td>611,246</td>
</tr>
<tr>
<td>Permanently restricted net assets</td>
<td>—</td>
<td>257,500</td>
</tr>
<tr>
<td><strong>Total net assets</strong></td>
<td>1,484,317</td>
<td>2,353,370</td>
</tr>
</tbody>
</table>

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total liabilities and net assets</strong></td>
<td>$2,383,498</td>
<td>$3,068,781</td>
</tr>
</tbody>
</table>
**“You cannot motivate the best people with money. Money is just a way to keep score. The best people in any field are motivated by passion.”**

Eric S. Raymond

### Statements of Activities
**Years ended June 30, 2009 and 2008**

<table>
<thead>
<tr>
<th></th>
<th>2009</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Unrestricted</td>
<td>Temporarily restricted</td>
</tr>
<tr>
<td><strong>SUPPORT AND REVENUE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Support:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contributions (net of participation payments of $51,260 in 2009 and $45,623 in 2008)</td>
<td>$1,394,709</td>
<td>$1,069,261</td>
</tr>
<tr>
<td>Donated services</td>
<td>182,327</td>
<td>—</td>
</tr>
<tr>
<td>Total support</td>
<td>1,577,036</td>
<td>1,069,261</td>
</tr>
<tr>
<td>Special events (net of direct expenses and participation payments of $686,791 in 2009 and $57,688 in 2008)</td>
<td>1,523,491</td>
<td>—</td>
</tr>
<tr>
<td>Interest and other income</td>
<td>3,140</td>
<td>—</td>
</tr>
<tr>
<td>Total revenue</td>
<td>3,103,667</td>
<td>1,069,261</td>
</tr>
<tr>
<td>Net assets released from restriction</td>
<td>488,640</td>
<td>(231,140)</td>
</tr>
<tr>
<td>Total support and revenue</td>
<td>3,592,307</td>
<td>838,121</td>
</tr>
<tr>
<td><strong>EXPENSES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Program services:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>High school programs</td>
<td>823,377</td>
<td>—</td>
</tr>
<tr>
<td>Middle school programs</td>
<td>625,767</td>
<td>—</td>
</tr>
<tr>
<td>Elementary school programs</td>
<td>1,844,367</td>
<td>—</td>
</tr>
<tr>
<td>Total program services</td>
<td>3,293,511</td>
<td>—</td>
</tr>
<tr>
<td>Supporting services:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management and general</td>
<td>608,035</td>
<td>—</td>
</tr>
<tr>
<td>Fundraising:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Volunteer recruiting costs</td>
<td>216,495</td>
<td>—</td>
</tr>
<tr>
<td>General solicitation of funds</td>
<td>488,269</td>
<td>—</td>
</tr>
<tr>
<td>Total supporting services</td>
<td>1,312,797</td>
<td>—</td>
</tr>
<tr>
<td>Total operating expenses</td>
<td>4,606,308</td>
<td>—</td>
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<tr>
<td>Non-operating activities:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Donated services support</td>
<td>245,790</td>
<td>—</td>
</tr>
<tr>
<td>Donated services expenses</td>
<td>(245,790)</td>
<td>—</td>
</tr>
<tr>
<td>Losses on pledges</td>
<td>(414,838)</td>
<td>(20,835)</td>
</tr>
<tr>
<td>Total non-operating activities</td>
<td>(414,838)</td>
<td>(20,835)</td>
</tr>
<tr>
<td>Increase (decrease) in net assets</td>
<td>(1,428,839)</td>
<td>817,286</td>
</tr>
<tr>
<td>Net assets at beginning of year</td>
<td>1,484,624</td>
<td>611,246</td>
</tr>
<tr>
<td>Net assets at end of year</td>
<td>$ 55,785</td>
<td>$1,428,532</td>
</tr>
</tbody>
</table>
INDUSTRY LEADER–($250,000+)
NASDAQ OMX Education Foundation

PACESETTER–($100,000+)
Accenture
American Express Company
American Express Foundation
American International Group
Citi Foundation
Credit Suisse
Ernst & Young, LLP
HSBC Bank USA, N.A.
KPMG LLP
Pfizer Inc
PricewaterhouseCoopers, LLP

TRENDSETTER–($50,000+)
Banco Popular
Cadwalader, Wickersham & Taft LLP
Deloitte & Touche, LLP
Goldman Sachs & Co.
JPMorgan Chase Foundation
MetLife Foundation
National Grid
The Bank of New York Mellon Corporation
The C. George Van Kampen Foundation
The New York Stock Exchange, Inc.
The Bank of New York Mellon Corporation

MAJOR INVESTOR–($25,000+)
Ace American Insurance Co.
Cushman & Wakefield, Inc.
Disney Worldwide Outreach
Fillit Communications
JP Morgan Chase & Co.
McKinsey & Company, Inc.
MetLife
Morgan Stanley
Terex Corporation
TIAA-CREF
Turner Sports & Entertainment
Verizon Communications, Inc.
Viscogliosi & Company, LLC
Warner Music Group

PARTNER–($15,000+)
AT&T
Barclays Capital
Best Buy Co., Inc.
BlackRock Financial Management, Inc.
Citi
Con Edison
Edelman Public Relations Worldwide
FedEx Express
Fulbright & Jaworski, LLP
General Electric Company
ING Foundation
Ogilvy & Mather Worldwide
Phillips Lyttle, LLP
Pitney Bowes
U.S. Bancorp

ENTREPRENEUR–($10,000+)
Bloomberg L.P.
CBS Corporation
Digitas, New York
K&L Gates
Lazard Freres & Company, LLC
New York Life Foundation
O’Melveny & Myers
Patterson Belknap Webb & Tyler LLP
Six Flags, Inc.
The Boston Consulting Group
The Pfizer Foundation
The Sidney Milton & Leoma Simon Foundation
The Staten Island Foundation
Washington Mutual

PROVIDER–($5,000+)
Amerada Hess Corporation
B’nai B’rith Food Industry Lodge
BCD Travel
Blank Rome
Chuhak & Tecson, P.C.
EMC Corporation
Gilbane Building Company
Huron Consulting Group
Pershing LLC
Rent-A-Center
Weil, Gotshal & Manges Foundation Inc.
Wheels Inc
The Xerox Foundation

STAKEHOLDER–($2,500+)
Assurant Foundation
Avis Budget Group
Bravo Solutions
Bryan Cave, LLP
CAMBA
CIT Group Inc.
Gen Re Believes in Children
Henry Street Settlement
Jones Lang LaSalle
Kling Stubbins
Leisure Time Bowl
Meridian
Microsoft
Network Infrastructure Inc.
NYC Urban Professionals Meetup Alliance
Oracle Corporation
Procure Staff
The After-School Corporation
The Von Damm Family Evergreen Foundation
Verticalnet Software, Inc.
Volt Management Corp.

SPONSOR–($1,000+)
Alianza Dominicana
Banorte Securities International
Brookfield Financial Prop. LP
Cognizant Technology Solutions
Cohen & Perfetto LLP
Community Association of Progressive Dominicans
Cullen & Dykman
Delta National Bank & Trust Company of New York

Ogilvy & Mather volunteer works through sophisticated business & finance concepts with an IS 187 Brooklyn Middle School student.
I was involved in the JA New York Business Plan Competition held at Columbia University. I was the COO of Pulse Nail Care—the winning team in the competition. We were all very thankful that real people in business took time out of their busy schedules to judge the competition and give us real life, relevant advice. This experience is something that I am always going to remember and I know it will greatly benefit me in the future.”

Keri McManus
12th Grade
WT Clarke HS, Long Island
Individual Investors

LEADER—($25,000+)
G. Chris Andersen
William Janetschek
Paul Schreiber

ADVOCATE—($10,000+)
Dennis J. Block
Louis J. Briskman
Peggy Fechtmann
James Flanagan
Merrill Kraines
William M. Lewis
Gavin G. O’Connor
Adebayo Ogunlesi
H Ronald Weissman
Anré Williams

PRINCIPAL—($5,000+)
Kevin Barr
Gary M. Binstein
Diane E. D’Erasmo
Diahanh Ferreyra
Stephen Hasker
Peter K. Ingerman
Stephen J. Liguori
Craig Lowry
Theodore E. Niedermayer
Pip Peel
Richard J. Poccia

COUNSELOR—($2,500+)
Les Baer
Pervez Bamji
Marie-Claire Barker
Kenneth D. Daly
Willie F. Dennis
Thomas DeVito
Joseph W. Duggan
Phil Dunphy
Nancy C. Gardner
Leslie V. Godridge
Jose Irazarry
Walker F. Jacobs
James & Marie Johnston
Aaron Kaiser
Ami Kaplan
John W. Keogh
Peter F. Kirn
Naresh Kumar
Kevin Liles
Edward J. Lobello
Victor Malanga
Nanette Malebranche
Maura Markus
Lisa Martin
Joe Mascaro
Jill McPolin
Bruce C. Miller
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“This is my first year in the Junior Achievement Program. I’ve never attended a corporate event before, neither have I had an opportunity to connect with business leaders like you. Learning about you and meeting you inspired me to believe that I too can possibly become the president of a global company one day.”

Saquon Simmons
11th Grade/Student Ambassador
Jamaica High School
People in the 18 to 24 age bracket spend nearly 30% of their monthly income just on debt repayment—double the percentage spent in 1992 (10% of net income is a recommended amount for debt obligation).

Generation Broke: The Growth of Debt Among Young Americans Borrowing to Make Ends Meet Briefing Paper #2, October 2004 by Tamara Draut and Javier Silva
I had JA classes in the 7th and 8th grades at Isaac Newton School in East Harlem. We learned a lot about the stock market and how it worked. We looked for patterns and researched and analyzed three-year trends in the market. Upon reflection, I realize how sophisticated this information was for middle school students.

My most vivid memory is of the JA volunteer. She was an African-American woman and she was a vice president in her company. She was so confident and knowledgeable about business and finance. For most of us, this was the first time we had contact with a person of color of this stature. It made us believe that we could be like her; we could excel too. While I was in the “talented and gifted class” in our school, I was also one of the poor kids from the neighborhood. Students in my school were from struggling, working-class families or surviving on public assistance. Discussions about finance, investing, saving and managing money were foreign to us. It was life changing to have a successful, professional role model connect with us.

This is the beauty of the volunteer experience. The concepts and words our volunteer used really grabbed our attention and made us want to engage in discussions with her. Our volunteer wasn’t a trained teacher, but she had experience and the knowledge to break down big and complicated ideas for 8th graders.

I want the financial literacy empowerment of my students to go beyond JA’s curriculum. Junior Achievement is the spark that we use to engage and inspire young people to be accountable for their own education. We’re not expecting our students to become experts, but we are expecting them to have enough knowledge to make educated and informed decisions. This knowledge will help them transform their neighborhoods into stronger and more productive communities.

When our kids believe they cannot thrive in their communities, the strongest members leave and the most vulnerable are left behind. Often, this results in a cycle of spiritual, social and economic poverty. There’s not much left to aspire to when your community’s role models disappear. And how do we think it makes people feel when they are left behind with no way of escaping their economic and social circumstances?

One of JA’s key messages is: you can be financially successful in any neighborhood and you can help transform your life and the lives of people around you by embracing education and investing in your community through business and enterprise. If you come from East Flatbush, you don’t have to work or live in Manhattan to be successful. Success is possible if you live and work in the South Bronx with a commitment to really develop and invest in your community. If our kids don’t make the connection between empowerment in the classrooms and in their homes, then we are not being...
“I really absorbed a lot of information that you shared with me about becoming a proactive student and time manager. The discussion with you really influenced me personally because you made me feel that I still have a chance to become whatever I want to be.”

Samuel Arijeloye
10th Grade/Student Ambassador
Murray Bergtraum High School

Effective. It’s our job to transfer the knowledge from within the school walls, to seed growth and progression in the students’ neighborhoods.

I live across the street from where I grew up. When I was young, my community was decimated by the crack epidemic. Young people were trapped by poverty and saw no other alternatives for moving their lives forward. Today, I’m an anomaly in my neighborhood. When people see me, they refer to me as “Mike—the success of the neighborhood.” The truth is I’m not the only success story. I’m one of the few who decided to come back. This is why I am passionate about teaching kids they can be successful anywhere—if they have the right knowledge, preparation and attitude.

Young people relate to and interact with the world based on what they experience and know. JA is good at getting kids to have a vision for their futures. Kids start thinking about possibilities that may not even have manifested yet.

Economic independence and empowerment is something we all strive for. The trouble is many of us don’t know where to start in order to achieve this goal. Junior Achievement gives kids a starting point, the knowledge and the skills necessary to begin plotting a course toward economic autonomy. This is what happened to me. It was like having the lights turned on in a dark room. To this day, I remember some of the fundamental finance and economic lessons I learned back then. And I’ve clearly benefitted from this knowledge.

An important piece of our educational foundation is missing. It’s a critical building block necessary to support our future aspirations. Our ability to understand and control our money, our investments, our savings and our spending is vitally important. It affects everything we do. Most of us invest a lot of time and money on styling and looking after our hair, but we are unable or unwilling to spend two or three hours managing our finances. We’re used to giving this power and responsibility to others and as we have seen in recent times, this is not always the best course of action. We need to be involved in deciding how we manage and invest our money. We can no longer afford to sidestep these decisions because of lack of information. In a world of shrinking resources, future generations are going to have to be prepared to take responsibility for their financial well-being. This is why Junior Achievement’s mission is so relevant and critical to education today.
Junior Achievement of New York, Inc. gratefully acknowledges the following people and companies for their participation and work in creating this Annual Report:

**Design**
Fillit Communications  [www.fillitcomm.com](http://www.fillitcomm.com)

**Special Thanks**
JA Staff, past and present.
Cover Photo: Szeyin Lee, JA New York Student Ambassador, Stuyvesant High School

**Photography**
The JA New York 2008-2009 Photo Archive Collection
By Patrick Andrade, Jacqueline Dolly and Roberto Falck