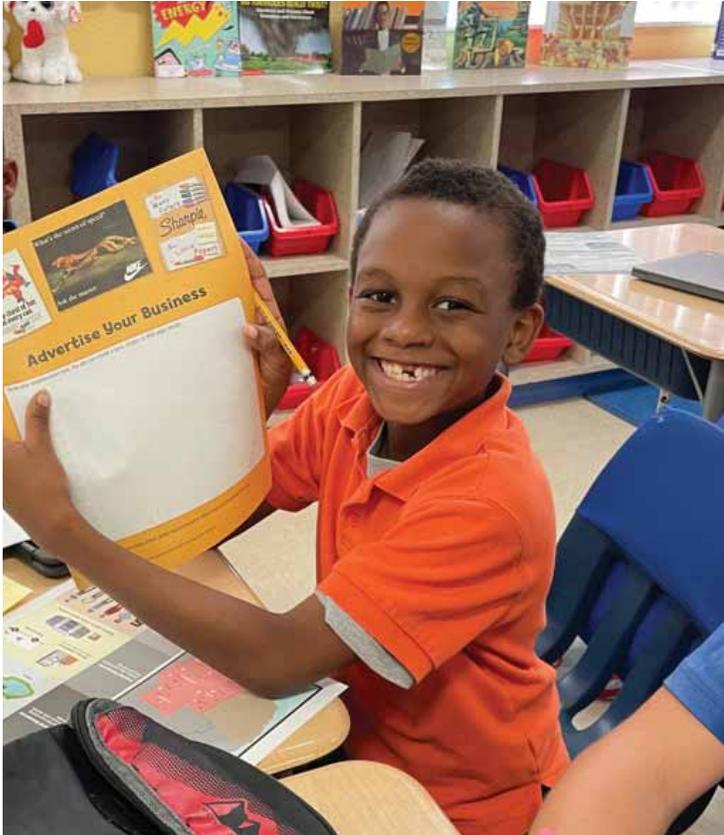




Junior  
Achievement™  
of the Palm Beaches & Treasure Coast

2021  
-  
2022

# ANNUAL REPORT



# MESSAGE FROM THE BOARD CHAIR & PRESIDENT

Over the past two years, it has been an honor to serve as the Chair of the Junior Achievement Board of Directors and assist in navigating our organization through challenging times. Our amazing staff, guided by our leader, Claudia Kirk Barto, was able to pivot during the pandemic, which allowed JA to reach more students than we could have dreamed of.

Since 1981, Junior Achievement of the Palm Beaches & Treasure Coast has delivered financial literacy, entrepreneurship, and workforce readiness programs to students throughout Palm Beach, Martin, St. Lucie, Indian River, and Hendry counties. In this past year, we are thrilled that JA has reached over 71,000 students across our service area, we were awarded the 5-Star Award from Junior Achievement USA at the 2022 National Conference, and we expanded our geographical footprint on the Treasure Coast by adding leadership positions to reach thousands more students going forward. It truly was a record-breaking year!

Claudia and I are grateful to all our board members, volunteers, stakeholders, and amazing staff for all you do for the next generation. I look forward to continued success going forward as I pass the reigns to the next Board of Directors Chair.

Yours truly,



Michael G. Becker



Claudia Kirk Barto

TOGETHER WE  
CAN INSPIRE  
TOMORROWS

# MISSION STATEMENT

To inspire and prepare young people to succeed in a global economy through classroom programs and simulations focusing on *financial literacy*, *workforce readiness*, and *entrepreneurship*.



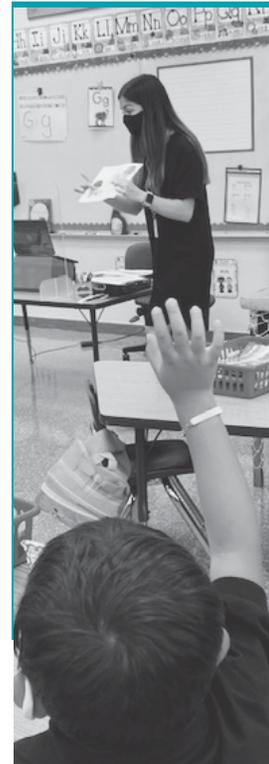
WE ARE



# OUTCOMES

71,178  
Students Served

59,434  
Students Served



2021 - 2022

40,874  
Students Served



2020 - 2021

20,050  
Students Served



2018 - 2019



2019 - 2020

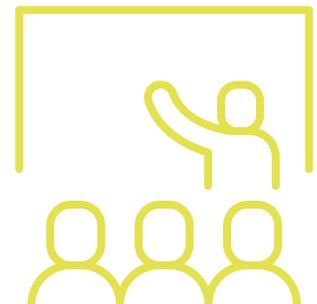
## OVER 40 YEARS OF IMPACT!

122  
Schools



264,522  
Instructional Hours

2,847  
Classrooms



# PROGRAMS

## ELEMENTARY SCHOOL PROGRAMS



- JA Ourselves® (K)
- JA Our Families® (1)
- JA Our Community® (2)
- JA Our City® (3)
- JA More Than Money® (3-5)
- JA Our Region® (4)
- JA BizTown® (4-6)
- JA Our Nation® (5)
- JA Career Speaker Series®

## MIDDLE SCHOOL PROGRAMS



- JA Career Speaker Series®
- JA Economics for Success®
- JA Excellence Through Ethics®
- JA Global Marketplace®
- JA Inspire®
- JA It's My Business®
- JA It's My Future®
- JA It's My Job (Soft Skills)®

## HIGH SCHOOL PROGRAMS



- JA Be Entrepreneurial®
- JA Career Speaker Series®
- JA Career Success®
- JA Excellence Through Ethics®
- JA High School Heroes™
- JA It's My Job (Soft Skills)®
- JA Job Shadow®
- JA Personal Finance®



“The students love when an adult from the community comes in and teaches them about their lived experiences. The students find it valuable and relate it to concepts that are being taught and learned in school.”

**Karen Kummerlen**  
JA Teacher of the Year



“I want to tell you how much my class and I enjoyed having the JA lessons shared! The kids were excited and very engaged throughout the whole unit. They learned a lot of valuable lessons about economics. Thank you so much!”

**Debbie LaFever**  
Teacher

# SCHOOLS & PARTNERS

- Above and Beyond Preschool
- Academy for Positive Learning
- Acreage Pines Elementary
- Adopt-A-Family of the Palm Beaches
- Allamanda Elementary
- Ascension 33 Dance Studio
- Beacon Cove Intermediate
- Belle Glade Elementary
- Belvedere Elementary
- Berkshire Elementary
- Bessey Creek Elementary
- Binks Forest Elementary
- Boynton Beach Community High
- Boys & Girls Club of Palm Beach County
- Boys & Girls Club, Max M. Fisher
- Cardinal Newman High School
- Career Source Palm Beach County
- Cayuga Centers
- Cholee Lake Elementary
- Citrus Elementary School
- City of Pahokee Parks and Recreation
- Clifford O. Taylor/Kirklane Elementary
- Conniston Community Middle
- Conservatory School
- Crosspointe Elementary
- Crossroads Academy
- Crystal Lakes Elementary
- Dasie Hope Center
- Diamond View Elementary
- Dwight D. Eisenhower Elementary
- Egret Lake Elementary
- Elbridge Gale Elementary
- Equestrian Trails Elementary
- Everglades Elementary
- Everglades Prep Academy
- Felix A. Williams Elementary
- Forest Hill Community High
- Forest Hill Elementary
- Franklin Academy - Boynton Beach
- Freedom Shores Elementary
- Galaxy E3 Elementary
- Gardens School of Technology Arts
- Glades Central Community High
- Golden Grove Elementary
- Greenacres Elementary
- Grove Park Elementary
- Guatemalan Maya Center
- H. L. Johnson Elementary
- Hagen Road Elementary
- Harvey Academy, The
- Heritage Elementary
- Highland Elementary
- Hope-Centennial Elementary
- Howell L. Watkins Middle
- Independence Middle
- Indian River State College
- Jensen Beach Elementary
- Jensen Beach High
- Jerry Thomas Elementary
- John I. Leonard High
- Jupiter Elementary
- Jupiter High
- K. E. Cunningham/Canal Point Elementary
- Kids At Work Learning Center, Llc
- Lake Park Elementary
- Lake Worth Community High
- Liberty Park Elementary
- Limestone Creek Elementary
- Little Dude Ranch Academy
- Manatee Elementary
- Melaleuca Elementary
- New Horizons Elementary
- North Grade Elementary
- Oslo Middle School
- Pace Center for Girls
- Pahokee High
- Palm Beach Central High
- Palm Beach Gardens Elementary
- Palm Beach Gardens High
- Palm Beach Lakes Community High
- Palm Beach Maritime Academy
- Palm Beach Public
- Palm Beach Youth Academy
- Palm Springs Elementary
- Palm Springs Middle
- Palmetto Elementary
- Park Vista Community High
- Pierce Hammock Elementary
- Pine Jog Elementary
- Poinciana STEM Elementary Magnet
- Polo Park Community Middle
- Redeemer Lutheran School
- Renaissance Charter School at West Palm Beach
- Renaissance Charter School of Central Palm Beach
- Riviera Beach Preparatory and Achievement Academy
- Rolling Green Elementary
- Roosevelt Elementary
- Royal Palm Beach Community High
- Royal Palm Beach Elementary



St. Lucie  
PUBLIC SCHOOLS



- Salvation Army Northwest Community Center
- Santaluces Community High
- School District of Palm Beach County
- Seminole Ridge Community High
- South Intensive Transition
- South Olive Elementary
- Stuart Middle
- Suncoast Community High
- Sunlight Christian Academy
- Timber Trace Elementary
- TRIO-Palm Beach State College
- U. B. Kinsey/Palmview Elementary
- University Learning Academy
- Washington Elementary Magnet
- Wellington Community High
- West Gate Elementary
- West Riviera Elementary
- Westward Elementary
- William T. Dwyer High School
- Woodlands Middle
- Wynnebrook Elementary
- Youth Empowerment Center - City of WPB Parks & Recreation



**3DE**  
BY JUNIOR ACHIEVEMENT

**EDUCATION FOR EVERY  
DIMENSION OF LIFE**

The 3DE by JA approach creates interdisciplinary learning environments that apply academic standards to real-world experiences. It is dedicated to expanding economic opportunity and economic mobility by re-engineering high school education to improve student engagement, accelerate academic outcomes, and develop competencies to excel in the future of work. This is accomplished through competency-based group work.

Creativity & Innovation  
Critical & Analytical Thinking  
Cultural Agility  
Effective Collaboration  
Engaging Communication  
Self-Direction

**FIELD TRIPS**



**CULMINATING EVENTS**



**BUSINESS JUDGES**



**LAKE WORTH HIGH SCHOOL**  
3DE Student Achievement SY22



**ACADEMIC ACHIEVEMENT**

Content Mastery: % at Proficient+ on State Assessments

■ Lake Worth (2019)  
■ 3DE (2022)  
■ Non-3DE (2022)



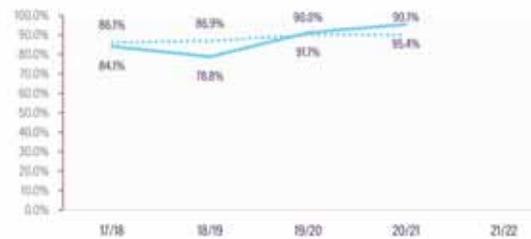
3DE cohorts outperformed their comparison peers on  
**4 out of 4**  
State End-of-Course Assessments



**GRADUATION RATES (Prior to 3DE)**

% of cohort who graduated in 4 years, tracking from 9<sup>th</sup> grade

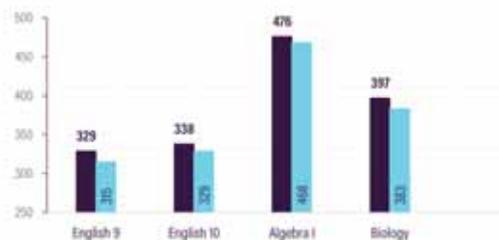
— Lake Worth  
- - - Florida



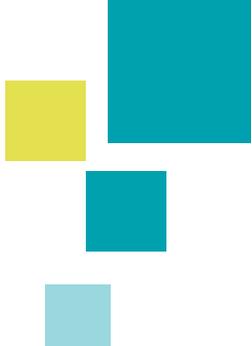
**MEAN SCALE SCORES**

Comparative Scores for State Assessments

■ 3DE  
■ Non-3DE



# VOLUNTEERS



“  
*The assignment really brought back memories for me. During my senior year in college, small businesses could get free help from 4th-year business majors who – win/win – could learn some real-world stuff in the process.*”  
Michael Weber

“  
*I'm a HUGE proponent of JA!!!*”  
Michelle Hough

“  
*JA teaches students vital skills to be successful in life.*”  
Chuck Jones

680  
total volunteers

71,178  
students served

122  
schools served

2,847  
classes served

264,522  
instructional hours

“  
*Volunteering at the schools is a wonderful experience. I learn a lot, personally, as I prepare to deliver JA's insightful material and the reward of seeing the energy and potential in the students inspires me.*”



— ALFONSO (AL) LOUREIRO  
Head of Retirement Sales  
and Product Coaching, TIAA

# PHILANTHROPIC PARTNERS

## \$100,000 and above

- Glenn W. Bailey Foundation
- The Frederick A. DeLuca Foundation
- Esther B. O'Keeffe Charitable Trust

## \$50,000 to \$99,999

- The Jim Moran Foundation
- Prime Time Palm Beach County
- The Stiles-Nicholson Foundation

## \$10,000 to \$49,999

- The Herbert Bearman Foundation
- The Walter & Adi Blum Foundation
- Crowe
- Fifth Third
- Jonathan's Landing Cares
- Kiwanis Club of Riviera Beach Foundation
- The Mirasol Foundation
- PNC Bank
- Publix Super Markets Charities
- Wells Fargo Foundation
- Frank L. Weyenberg Charitable Trust

## \$5,000 to \$9,999

- Baptist Health South Florida
- Fred J. Brotherton Charitable Foundation
- Children's Healthcare Charity
- G4S Secure Solutions
- Gulfstream Goodwill Industries Corporate Office and Program Center
- The Hand Foundation
- Frank J. Lewis Foundation
- William A. Meyer Foundation
- Mr. and Mrs. Michael J. Percy
- Sandy Hill Foundation
- State Farm



# PHILANTHROPIC PARTNERS

## \$1,000 to \$4,999

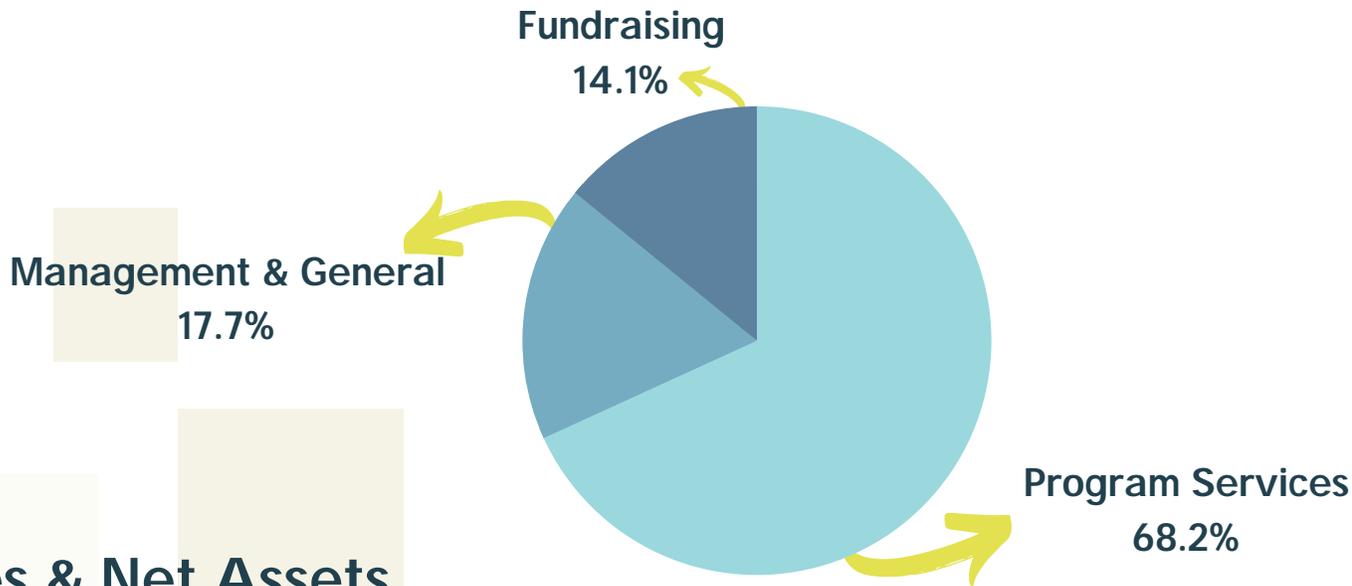
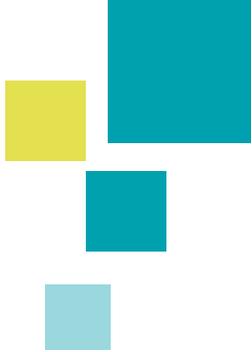
- AGC Florida East Coast Chapter
- Artistry Masters of Woodcraft
- John and Nellie Bastien Memorial Foundation
- Breezeline
- Business Development Board of Palm Beach County
- Caler, Donten, Levine, Cohen, Porter & Veil, PA
- Carla D. Thrower, CPA, PA
- Climate Control Services
- Dr. Mary Ann & Wallace DuPont
- E.J. Shrader Mattress Company
- Economic Development Council of St. Lucie County
- Ed Morse Automotive Group
- Elite Flooring & Construction
- Mr. and Mrs. George T. Elmore
- Flagler Bank
- Mr. and Mrs. Trey Fogg
- Gast Construction Group
- Hanley Center Foundation
- Ms. Carole A. Hauke
- Junior League of the Palm Beaches
- K-Rain Manufacturing Corporation
- K&M Electric
- Keiser University
- Keller Williams – Best Home Ever Team
- Malone Electrical Solutions



- Marine Industries Association of Palm Beach County
- Mr. and Mrs. James McBrayer
- Mr. and Mrs. Charles McGarrity
- Mr. and Mrs. John McGowan
- Native Instinct
- Palm Beach Investment Research Group
- Patriot Securities
- William Raveis
- Regions Bank
- Mary Durstine McArtor Reynolds Memorial Giving Fund
- Rotary Club of West Palm Beach
- Salon Professionals Networking
- Smith and Moore Architects
- South Florida Financial Services
- Starbucks Foundation
- Wawa Foundation
- Mr. and Mrs. Mark Veil
- Mr. and Mrs. Mark Wade
- Ms. Christina Weimer
- Mr. and Mrs. Gary Wilson

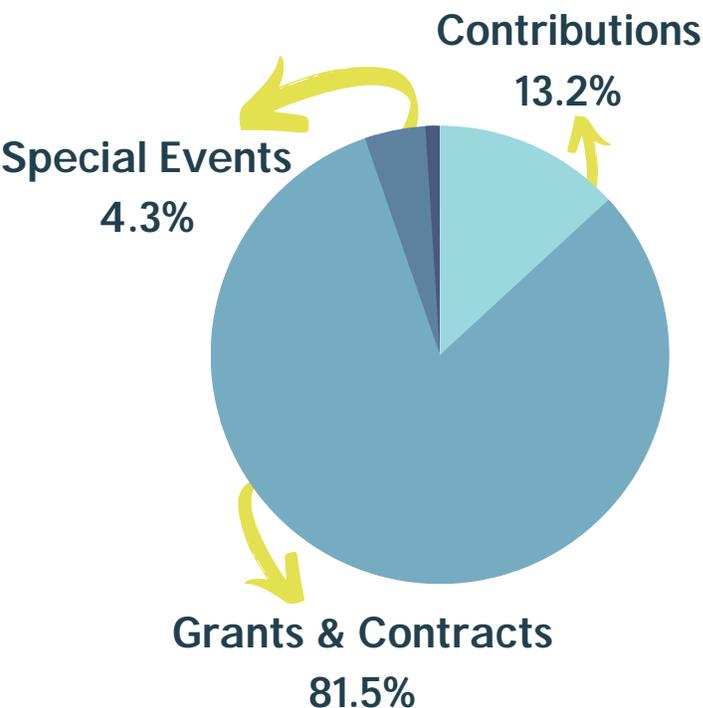


# FINANCIALS



## Liabilities & Net Assets

- Ⓢ Accounts payable & accrued expenses = \$72,820
  - Ⓢ Deferred income = \$130,000
  - Ⓢ Net Assets = \$986,305
- TOTAL = \$1,189,125



## Assets

- Ⓢ Cash & Cash Equivalents = \$1,171,823
  - Ⓢ Prepaid Expenses = \$1,500
  - Ⓢ Property & Equipment = \$15,802
- TOTAL = \$1,189,125

# VOLUNTEERS

- 1st On Scene
- 2TON
- 3DE by Junior Achievement
- Above & Beyond Preschool
- Acupuncture Healing Arts
- Alex W. Dreyfoos Jr. School of the Arts
- American Public University System
- Amtrust Bank (A Division of New York Community Bank)
- Arby's
- Assisting Hands
- Atlantis Pharmacy
- Bank of America
- Bank of America Corporation
- BDS Catering & Productions
- Bernstein
- Bessemer Trust
- Big T'S Music Show
- Board of County Commissioners, Palm Beach County
- Bolay
- Breyonna Anthony's Skin Care Studio
- Brightline
- Business Retail Solutions
- C2X media
- Carrier Corporation
- Chick-fil-A
- City of Greenacres
- Civil Law Florida
- Clerk & Comptroller, Palm Beach County
- C.O. Taylor/Kirklane Elementary School
- Compass Florida
- Deloitte
- Delta Air Lines
- Dunston Independent Insurance
- Edward Jones
- El Sol
- Energized Electric
- Equitable
- Everything Logo
- Fast Hook Digital
- Fifth Third
- Finra
- First Tee of the Palm Beaches
- Flo-Ops
- Florida Atlantic University
- Florida Department of Environmental Protection
- Forest Hill Community High School
- Forming Brands
- Fox Public Insurance Adjuster
- Friends of Palm Beach
- Get Dry, Inc. Restoration
- Glades Central High School
- Greenacres Elementary School
- Greenacres Fire Rescue
- Grey Rhodes Advisors
- Ground Control
- Harvey Academy
- Herbs & Owls
- Hispanic In America
- Hope-Centennial Elementary School
- I.T. Solutions of South Florida
- IBERIABANK
- Inspire Brands
- iThink Financial
- J.P. Morgan
- JCM Consulting Group
- Jenny Serra Real Estate
- Jensen Beach High School
- JP Morgan Chase
- Jupiter High School
- K.W.A. Group Branding
- Kaizen Talent Group
- Keller Williams Realty
- KG Interior Design
- Lake Worth Community High School
- Lesser, Lesser, Landy & Smith
- Levinson Interiors
- LexisNexis | Risk Solutions
- Lincoln Investment
- Lockheed Martin Corporation
- Loggerhead Marinelife Center



# VOLUNTEERS

- Lytal, Reiter, Smith, Ivey & Fronrath
- Mariaca Wealth Management
- Marine Education Initiative
- Marine Industries Association of Palm Beach County
- MarketAxess Holdings
- Mary Kay
- McDonald Hopkins
- Media Maven
- Metamorphic Media Design
- Modern Juice Co.
- Modernizing Medicine
- Native Instinct
- NBBPA Bangos
- Neil Cohen Photography
- New York Community Bank
- New York Mets
- NightCap
- Ninja Moves Management
- Northwestern Mutual Life Insurance Company
- Oli's Fashion Cuisine
- PACE Center for Girls Treasure Coast
- Palm Beach Atlantic University
- Palm Beach Central High School
- Palm Beach County Attorney's Office
- Palm Beach County Sheriff's Office
- Palm Beach Gardens Fire Rescue
- Palm Beach Gardens High School
- Palm Beach State College
- Palm Beach Tech Space
- Park Vista Community High School
- Pela Motorsports
- Piper's Angel Foundation
- PlanHub
- Polo For Life
- Prosperity Home Finance
- Prudential Financial
- Raymond James Financial Group
- REG Architects Interiors Planners
- Regions Bank
- ReliaQuest
- Riviera Beach CRA
- Rybovich
- Seacoast Bank
- SEO.Co
- Sharp Shooter Marketing
- Simmons & White
- Simon Orthodontics
- South Florida Tech Hub
- South Florida Water Management District
- South University
- Starbucks Corporation
- Stella & Dot
- Stiles-Nicholson Foundation
- SunTrust Bank
- Sweet Endings Desserts
- The Home Depot
- The TVW Group
- TKM Bengard Farms
- Truist
- United Parcel Service
- University of Miami
- Vargas Orthodontics
- Velocity Community Credit Union
- Veracity Financial Services
- Vita Nova
- Vivia Taylor Music Program
- Wanderland Stays
- Warrior Canine Connection
- Wells Fargo
- West Technical Education Center
- William T. Dwyer High School
- Woerner Holdings



# JA EVENTS HIGHLIGHTS

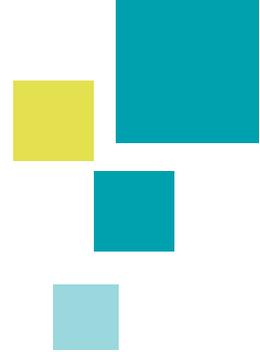
## 2021 Caribbean Wind



## 2022 Play4JA



# BOARD OF DIRECTORS



## Executive Committee

Chair, **Michael Becker**  
Bank of America Private Bank  
Senior Vice President

Vice Chair, **Trey Fogg**  
Fifth Third Bank, Vice President

Secretary, **John McGowan**  
Retired

Treasurer, **Mark D. Veil**  
Retired

Assistant Treasurer, **Michael J. Percy**  
Crowe, LLP, Partner

Audit Chair, **Carla D. Thrower**  
Carla D. Thrower, CPA, PA

Brand Chair, **Sam Edwards**  
SEO.co, Chief Marketing Officer

Development Chair, **Thomas B. Pinckney**  
Bank of America Private Bank  
Senior Vice President

Immediate Past Chair, **Dena Kennedy**  
Kennedy Yachts, President

President & CEO, **Claudia Kirk Barto**  
Junior Achievement of the  
Palm Beaches & Treasure Coast

**TOGETHER WE  
CAN INSPIRE  
TOMORROWS**

## Board of Directors

**Jay Boggess**  
Palm Beach County School District  
Chief of Staff

**Kathy Burstein**, Clerk of the Circuit Court  
& Comptroller, Palm Beach County  
Chief Communications Officer

**Jodi Chu**, Peak Brokerage Services  
Director of Insurance Services

**Joey DeLoa Davis**, Bank of America  
Financial Center Sales Market Manager

**Steven Fuino**, PNC Bank  
SVP, Corporate & Institutional Banking

**Chelsea Furman**  
McDonald Hopkins Attorney

**Curtis James**, Lockheed Martin  
Aeronautical Engineering Senior  
Manager

**Chris Losquadro**, Quantum Realty  
Advisors Managing Director  
& Principal Broker

**James McBrayer**, Bessemer Trust  
Vice President

**Kyle W. Morris**, Truist  
Senior Vice President, Area Leader

**Melissa Nash**, CheckMark Collections  
President/CEO

**Welsonne Renoir**  
The Breakers Palm Beach  
Assistant Director Housekeeping

**Ed Tierney**  
Palm Beach County School District  
Deputy Superintendent/Chief of School

**Ricky Wade**, B'ing the Best  
Owner/President

**Christina Weimer**, Woerner Holdings  
Controller

## Treasure Coast Advisory Council

**Will Armstead**  
Boys & Girls Club of St. Lucie County  
Chief Executive Officer

**Brian K. Bauer**  
CareerSource Research Coast  
President

**Helene Caseltine**, Indian River County  
Chamber of Commerce  
Economic Development Director

**Kate Cotner**  
Florida Power & Light Company  
Senior External Affairs Advisor

**Howard Ehram**  
Bowman Consulting  
Sr. Project Manager

**Azlina Goldstein**  
GL Homes  
VP, Entitlements St. Lucie

**Cecilia James**  
CenterState Bank  
VP, Commercial Lending

**Dr. Kevin Perry**  
St. Lucie Schools  
Asst. to the Superintendent

**Peter Tesch**  
St. Lucie EDC, President

**Elijah Wooten, Chair**  
City of Port St. Lucie  
Economic Development Administrator

# JA STAFF



**Claudia Kirk Barto**  
*President*



**Katelyn Bates**  
*Engagement  
Manager*



**Davya DiLauro**  
*Administrative  
Director*



**Emmalyn Green**  
*Middle/High  
Programs Manager*



**Gina Griffin**  
*Director  
of Development*



**Erica Henn**  
*Elementary  
Programs Manager*



**Keisha Johnson**  
*School Director,  
3DE by JA*



**Marissa Kappus**  
*Special Events &  
Marketing Manager*



**Joe Kennedy**  
*Director of  
Case Experience,  
3DE by JA*



**Erin Pedrique**  
*Senior Programs  
Manager*



**Katie Spitzig**  
*Vice President  
of Education*

INSPIRING  
TOMORROWS

# WAYS TO HELP

Scan QR code



## Volunteer

In-person or virtual, you can volunteer with Junior Achievement and make a profound difference in the youth of our community.



## Donate

Your donation will directly impact the lives of youth right here in Palm Beach, Martin, St. Lucie, Indian River, and Hendry Counties.



## Shop on Amazon

You shop, Amazon gives! Go to [smile.amazon.com](https://smile.amazon.com) and select Junior Achievement of the Palm Beaches & Treasure Coast. Each purchase supports JA at no cost to you.



## Follow us on Social Media

Social media is used to share upcoming events, volunteer opportunities, exciting facts, testimonials, and other important information. Like and Follow!



*"I hope that this report will demonstrate the many benefits of the Junior Achievement model. From teachers and students to businesses and the economy as a whole, everyone wins when Junior Achievement is part of the equation. Let's make this year count!"*

— **Claudia Kirk Barto, President**



**TOGETHER WE CAN INSPIRE TOMORROWS**



**Junior  
Achievement™**  
of the Palm Beaches & Treasure Coast

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West Palm Beach, FL 33401  
561.242.9468  
[JuniorAchievement.com](http://JuniorAchievement.com)