

Annual Report
2024-2025



Inspiring Students

A year of creating possibility and delivering impact
in the Palm Beaches & on the Treasure Coast

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Letter from Leadership



The Impact of *JAPBTC*

I am honored to have stepped into the role of President of Junior Achievement of the Palm Beaches & Treasure Coast in April 2025. Reflecting on the 2024–2025 school year, I am inspired by the incredible potential of our students and the difference we are making in our community. With nearly 45% of people earning less than their parents, our work to improve economic mobility is more important than ever.

This year, we delivered over 157,000 programs to students with the support of more than 1,200 volunteers, partnering with 119 schools and 1,100 educators. We also launched the *JA Career Exploration Fair* for all Palm Beach County high schools, successfully serving over 6,500 students and giving them valuable exposure to careers and professional insights.

Looking ahead to 2025–2026, we are excited to expand our reach with new district-wide agreements: serving all 8th graders in Palm Beach County through *JA Inspire*, and bringing programs to every elementary and middle school in Martin County. These initiatives will provide even more students with the tools, skills, and confidence to shape their futures.

None of this impact would be possible without our talented team, generous funders, volunteers, educators, and partners. Your support empowers the next generation and strengthens our community.

Thank you for making this journey possible!



Our Vision in Action: The Stories Behind the Mission

OUR MISSION

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

OUR VISION

A world in which young people have the skillset and mindset to build thriving communities.

TEACHER SAID:

"JA brought real-world learning into my classroom in a way textbooks never could. I watched my students light up with confidence as they connected what they were learning to their own futures."

STUDENT SAID:

"I used to think success was just for certain people. JA helped me see that with the right mindset and effort, it's possible for me too."

VOLUNTEER SAID:

"Every time I volunteer with JA, I see the spark when a student realizes they have control over their future. That moment never gets old."



Scan to watch a JA High School Heroes Testimonial

Junior Achievement of the Palm Beaches & Treasure Coast (JA) is dedicated to giving young people the knowledge and skills they need to own their economic success, plan for their future, and make smart academic and economic choices.

Junior Achievement was founded in 1919 and, locally, our chapter was created in 1981 by the West Palm Beach Rotary Club. Federal ID: 59-2333738



5 Reasons why JA was impactful in 2024-2025



69,582

Elementary
Students
Reached



6,729

Juniors & Seniors
reached at
JA Career
Exploration Fairs®
(High School)



157,652
Students
Reached Across
our Territory



3,364

Middle School
Students
participated in
JA Inspire®
Career Fairs



119

Schools
Reached

2024-2025 Highlights at a Glance

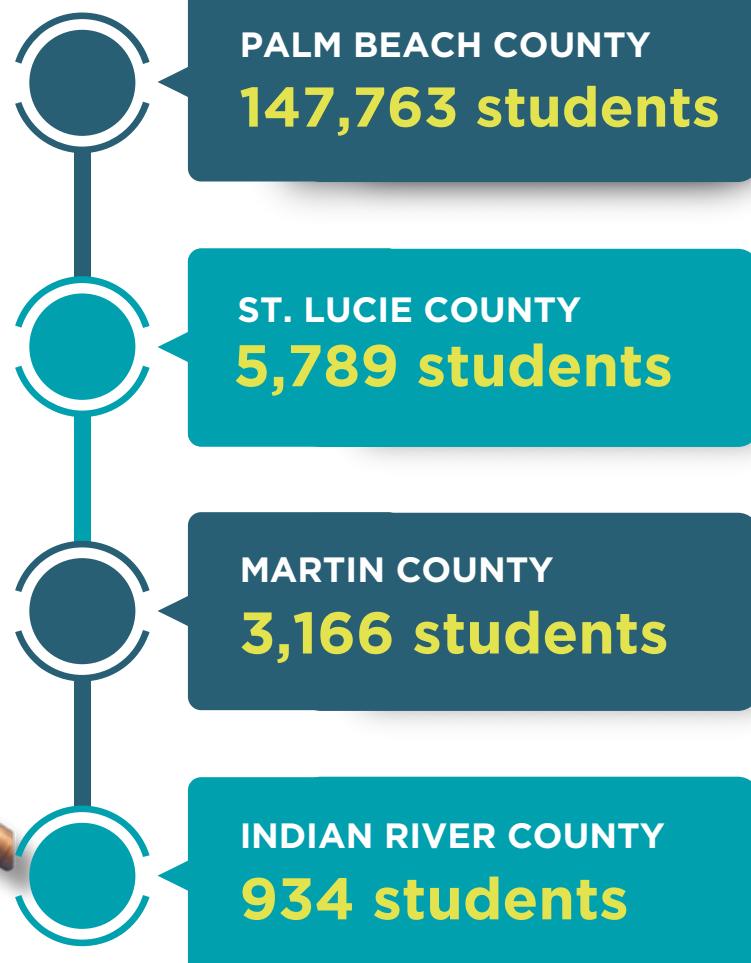
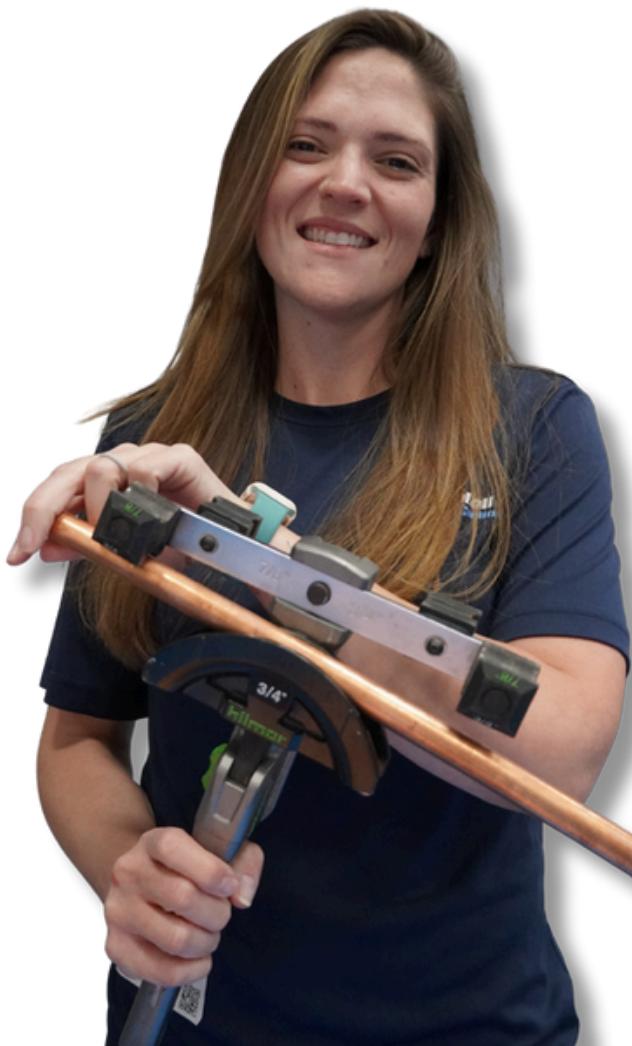
Hundreds of Thousands Inspired. Countless Futures Changed.



School
Districts
Partners:

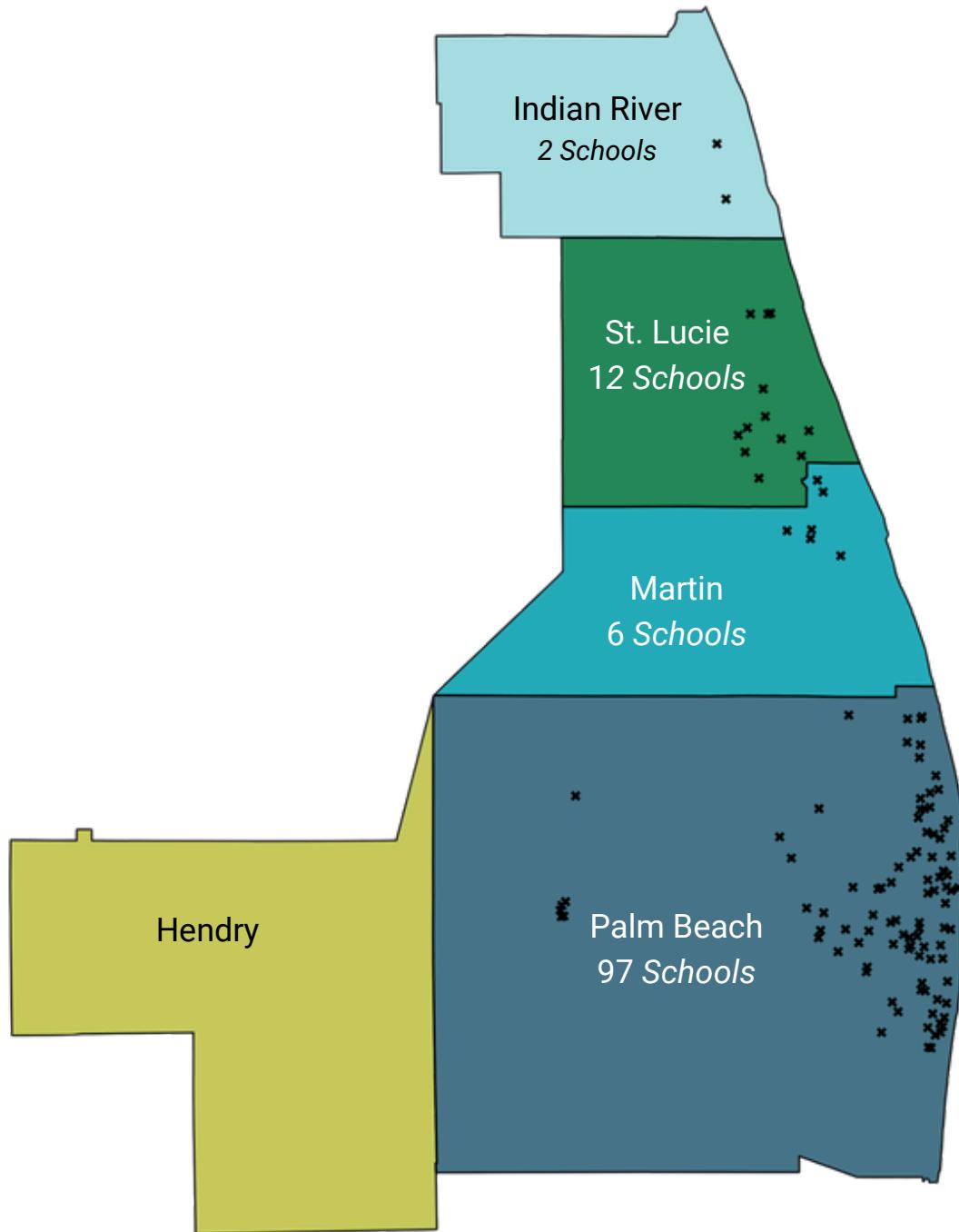


St. Lucie
PUBLIC SCHOOLS

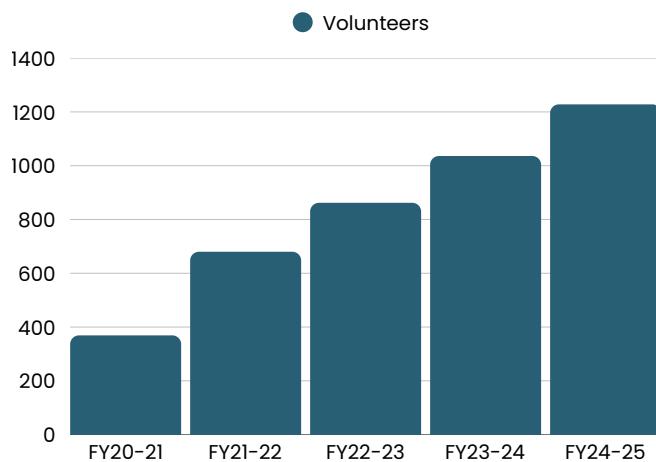


2024-2025 Highlights at a Glance

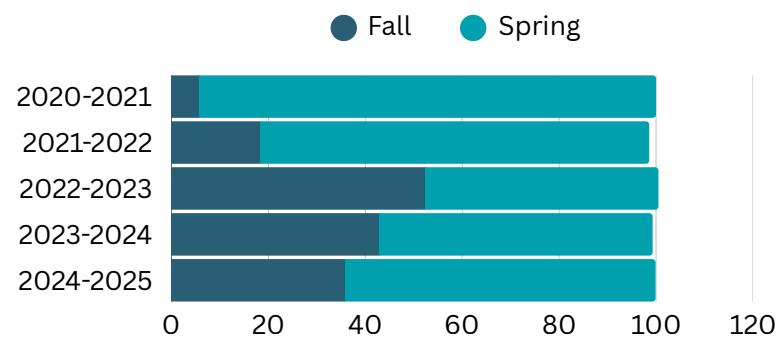
Mapping the Difference JA Makes in the Palm Beaches & Treasure Coast.



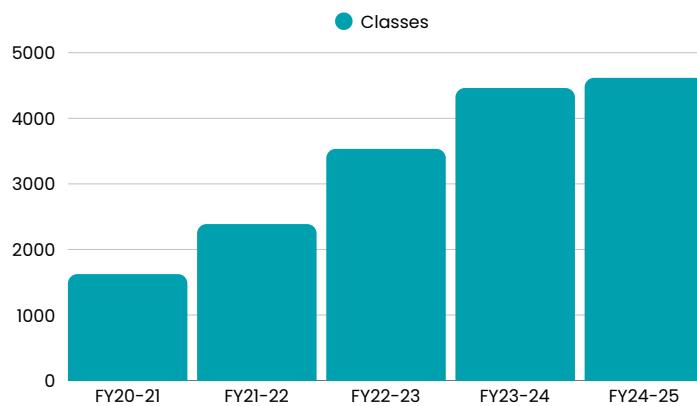
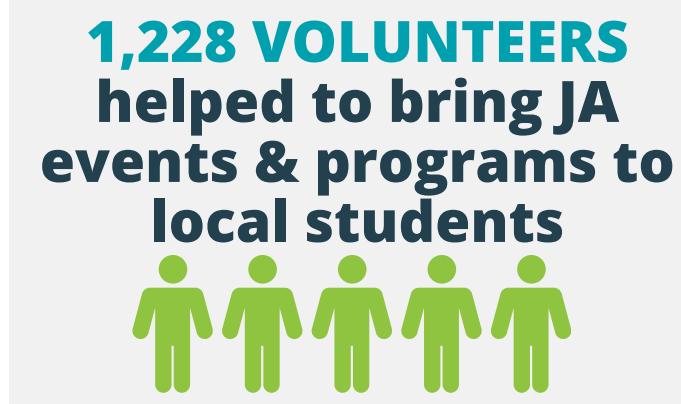
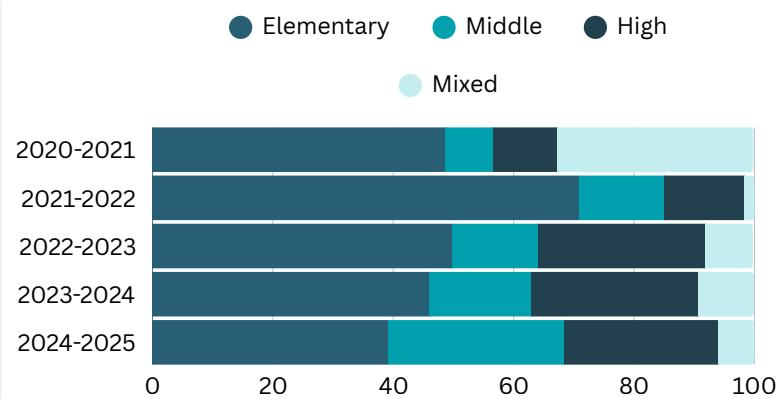
2024-2025 Highlights at a Glance



STUDENTS BY SEMESTER



STUDENTS BY SCHOOL LEVEL



OVER 374,000
instructional contact
hours were delivered to
students K-12



A photograph of two young girls, one with long brown hair and one with dark curly hair, smiling and hugging each other. They are wearing school uniforms with blue lanyards. The background is a classroom setting.

When Students
Discover What's
Possible

Programs in Action

Eyes Opened. Confidence Gained.
Futures Reimagined.



JA Career Exploration Fair™ (High School)

Special Events

Golf by Day, Laughs by Night: Fundraisers Benefiting JA

Laugh Your A\$\$ets Off



Play4JA Golf Tournament





**Because of JA
Volunteers,
Dreams Take Flight**



The Power of Volunteers in Junior Achievement

Thank You!

At Junior Achievement, volunteers are the heartbeat of our mission. Every classroom lesson, career panel, and experiential learning opportunity comes to life because business professionals, parents, and community members choose to give their time and talents to inspire the next generation.

Even just one hour with a JA volunteer can open a student's eyes to new opportunities. A day at a JA event can change how they see their future. The thousands of volunteer hours contributed each year are what make JA programs truly transformative.

"Because of you, students are learning the skills and confidence they need to own their economic success. We celebrate every hour you've given, every story you've shared, and every student you've inspired." - JA Educator

Volunteer with JA

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





Volunteers & Community Partners

- "B"ing The Best, Inc.
- 15th Judicial Circuit
- 3 Skies Consulting Group, LLC
- 365 Health Wellness
- 3DE by Junior Achievement
- Academy for Nursing & Health Occupations
- Aerojet Rocketdyne
- Allstar Martial Arts Academy
- Amtrust Bank (A Division of New York Community Bank)
- An Edge on Thyme
- Atlantic Yacht & Ship, Inc.
- AW Architects
- B.E. Blank & Company
- Banfield
- Bank of America
- Bank of America Corporation
- Baptist Health South Florida
- Belle Glade, City of
- Better Odds Academy
- Block Realty
- Boynton Beach Police Department
- Boynton Beach, City Library
- Boynton Beach, City of
- Boys and Girls Club of Palm Beach County
- Breakers Palm Beach, The
- Brides by Gigi
- Brightline
- BrightStar Care of Jupiter
- British Swim School
- Brush Strokes and More LLC
- Busch Wildlife Sanctuary
- Cacti Park of the Palm Beaches
- Caleb Wesco LLC
- Camp Shalom
- Campbell Cooling
- Captain Sandy's Charities
- Carla D. Thrower, CPA, PA
- CBS12 News
- Centennial Bank
- Cesar's Auto Repair
- Challenge Island
- Chamber of Commerce, Palm Beach North
- Chick-fil-A, Inc.
- Chuck Shaw Technical Educational Center
- Cima Health
- Citibank
- Citizens Private Wealth
- City of Greenacres
- City of Palm Beach Gardens
- City of West Palm Beach
- Clear Source BPO
- Clerk of the Circuit Court & Comptroller
- Club SciKidz Treasure Coast
- Coast to Coast Tattoo
- Community Volunteer - JAPB
- Compass Florida LLC
- ConnectOne Bank
- Cooling Advisors
- Cora Health
- Corebridge Financial
- Council on Aging of Martin County at the Kane Center
- Cox Science Center & Aquarium
- CROS Ministries
- Crowe LLP
- Dance Theatre of Florida
- Daniel Huck Coaching LLC
- Deidra Hair Studio
- Deloitte & Touche LLP
- Dental Care Alliance/Children's Dentistry
- Dental Care at Seminole Ridge
- Dentrilogy Academy
- Department of Veterans Affairs
- Discover the Palm Beaches
- Dole Plant Design
- Dr. Joaquin Garcia High School
- Dress for Success Palm Beaches
- Eau Palm Beach Resort & Spa
- Element Materials Technology
- Ellie Mental Health
- Elliot Museum (Historical Society of Martin County)
- Equitable
- Eriks Dental Group
- ERN Consulting Group LLC
- Ernst & Young
- Ethos Healthcare Consulting
- Evans Air LLC
- EverBank
- Evexia Medical
- Fama Technologies
- Fifth Third Bancorp
- First Citizens Bank
- First Horizon Bank
- Five Guys
- Flagstar Bank
- Florida Atlantic University
- Florida City Gas
- Florida Crystals Corporation
- Florida Department of Corrections
- Florida East Coast Electrical JATC
- Florida Gardens Home & Landscape Service
- Florida Power & Light
- Florida Turbine Technologies
- FPL Energy Services
- FrostE LLC
- Future Wavemakers
- Gardens Animal Hospital
- General Plumbing



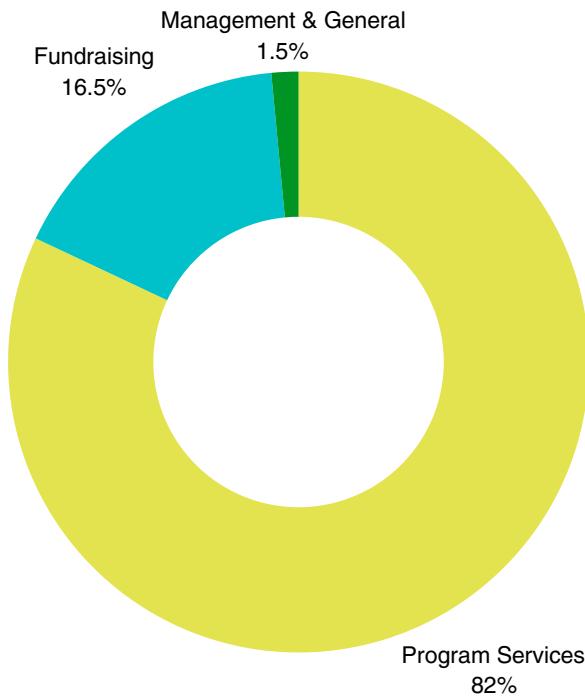
- Glades Central High School
- Globowl
- Grand Canyon University
- Grassam Spine & Wellness
- Greenacres Fire Rescue
- Greenacres, City of
- Guardians Credit Union
- Habitat for Humanity of Palm Beach County
- Handle Refrigeration
- Handy Worx LLC
- Hanley Center Foundation
- Harbor Branch Oceanographic Institute
- HCA JFK Medical Center
- HCA Palms West
- HCI College
- HDR, INC
- Hendry Regional Medical Center
- HID Global
- Hilton Grand Vacations Inc.
- Hilton West Palm Beach
- Home Solutions Team, LLC
- Humana
- Impactifi
- Indian Trail Improvement Center
- Industrial Skills Training Academy (ISTA)
- Infant Swimming Resource
- Instructional Empowerment
- International Union of Operating Engineers Local 487
- iThink Financial
- Jensen Beach High School
- Jet Aviation Palm Beach
- Joe DiMaggio Children's Health Specialty Center
- John I Leonard High School
- Jolly Times Party Rental
- JP Family Practice, PA
- JPMorgan Chase & Co.
- Junior Achievement USA
- Jupiter Fire Rescue
- Jupiter High School
- Jupiter Outdoor Center
- Jupiter Police Department
- Justin Bartlett Animal Rescue
- KB Social Artworking
- Keiser University
- Keisha Cakes
- Kelly Education
- Kelly Tractor
- Khanna House Studios
- Kristi Mangan Photography
- KWM Consulting, LLC
- Lake Park, Town of
- Lake Worth Beach, City of
- Lake Worth Community High School
- Law Office of Deaina M. Brown, PLLC
- Lighthouse for the Blind of the Palm Beaches
- Little Lights Dentistry
- Lockheed Martin Corporation
- Loggerhead Marinelife Center
- Lots of Yachts
- Loxahatchee River District
- Lumen Cordis Behavioral Health
- Lush Dog Resort
- Lytal, Reiter, Smith, Ivey & Fronrath
- Macri Associates Consulting, LLC
- Magnolia Flower Shop
- Mandel Public Library of West Palm
- Marco's Pizza
- Marine Industries Association of Palm Beach County, Inc.
- Market Axess Holdings, Inc.
- Martin County Fire Rescue
- Martin County Sheriff's Office
- Martin County Tax Collector
- Martin Downs Animal Hospital
- Max Planck Florida Institute for Neuroscience
- McDonald Hopkins
- Melaleuca
- Midtown Search Group, LLC
- Miller Electric Company
- Minor Chores LLC
- Mirana Wellness & Counseling LLC
- Mormelo Physical Therapy
- Neil Cohen Photography
- NetJets
- New Light Photos
- New York Mets
- NextEra Energy, Inc.
- Nova Southeastern University
- One Parking
- Palm Beach Atlantic University
- Palm Beach Central High School
- Palm Beach County Animal Care & Control
- Palm Beach County Board of County Commissioners Engineering and Public Works Department
- Palm Beach County Business Development Board
- Palm Beach County Commission on Ethics
- Palm Beach County Environmental Resources Management
- Palm Beach County Fire Rescue
- Palm Beach County Library System
- Palm Beach County Parks and Recreation
- Palm Beach County Sheriff's Office
- Palm Beach Dog Academy
- Palm Beach Gardens Aquatic Center



Volunteers & Community Partners

- Palm Beach Gardens Fire Rescue
- Palm Beach Gardens High School
- Palm Beach Gardens Police Department
- Palm Beach County Sheriff's Office
- Palm Beach Dog Academy
- Palm Beach Gardens Aquatic Center
- Palm Beach Gardens Fire Rescue
- Palm Beach Gardens High School
- Palm Beach Gardens Police Department
- Palm Beach State College
- Palm Springs Elementary School
- Palm Springs Library
- Palm Springs Police Department
- Palm Tran, Inc.
- Park Vista Community High School
- Path to College Fellowship
- PATHOS
- Paulin Physiotherapy
- Paws Be With You
- Peggy Adams Animal Rescue League
- Pela Motorsports
- Pipe U Apprenticeship
- PNC Bank
- Pollo Tropical
- Port of Palm Beach
- Port St. Lucie Police Department
- Premier Virtual
- Publix Super Markets, Inc.
- R. David & Associates
- Raising Cane's Chicken Fingers
- RBC Wealth Management
- RealStep Career and Education Inc.
- Regions Bank
- Revolution Mortgage
- Riptide Pool Vacuums
- Royal Dental Academy
- Revolution Mortgage
- Riptide Pool Vacuums
- Royal Dental Academy
- Sarah's Slow Jam
- Save My Play
- SBS Agency
- School District of Palm Beach County
- Scotts Miracle Gro
- Seagull Electronics LLC
- Seaside Marine Construction
- Senjitsu Martial Arts Academy
- Shadow Six Racing
- Shine Global LLC
- Signature Barber Academy
- Skin GädEs
- Small Fish Big Fish Swim School
- SOAR HR Consulting
- Socialite Vision
- Solid Waste Authority of Palm Beach County
- Sound Royalties
- South Florida CPR
- South Florida Paddle
- South Florida Water Management District
- South Indian River Water Control District
- South University
- St. Lucie County Fire District
- State Farm Mutual Automobile Insurance Company
- Stuart Police Department
- Sweet Peas Educational Gymnastics
- Sweets by Suzette
- Synovus Bank
- Take on Trades
- Tech Knowledgeable
- The Law Office of Jessica T Sebag PLLC
- The Summit Mindset
- The Talented Teen Club
- TIAA
- Town of Jupiter
- TRIO-Palm Beach State College
- Tropical Shipping
- Truist
- Truly Nolen
- Tutu School Wellington
- U.S. Army
- U.S. Coast Guard
- U.S. Sugar Corp.
- United States Army
- United States Marines
- UPS
- Valley National Bank
- Velocity Community Credit Union
- Vetted Holdings, LLC
- Village of Palm Springs Parks and Recreation
- Warrior Canine Connection
- Wellington Community High School
- Wellington Regional Medical Center
- Wellington, Village of
- Wells Fargo & Company
- West Palm Beach Fire Department
- West Palm Beach Police Department
- WGI Inc.
- Whitestone AI
- WRMF
- Young Orthodontics

Financial Overview



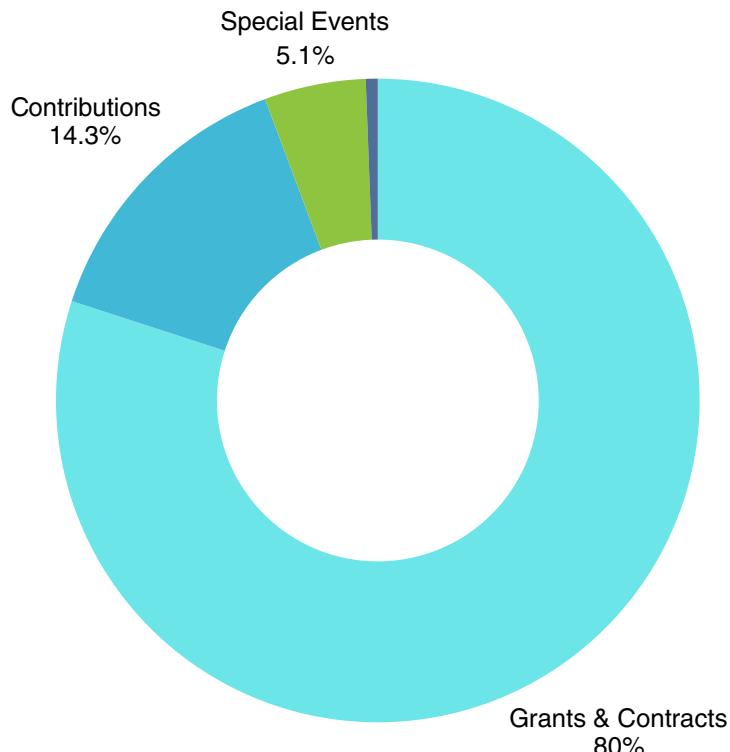
Liabilities & Net Assets

- **Accounts Payable & Accrued Expenses** = \$32,735
- **Deferred Income** = \$15,000
- **Net Assets** = \$487,315
- **TOTAL** = \$535,050



Assets

- **Cash & Cash Equivalents** = \$524,185
- **Prepaid Expenses** = \$1,152
- **Property & Equipment** = \$9,713
- **TOTAL** = \$535,050



Donors & JA Champions



STILES
NICHOLSON
FOUNDATION



The UPS Store®

The Hand Foundation



The Bachelor Foundation



THE MIRASOL FOUNDATION, INC.



GLENN W. BAILEY
FOUNDATION



GIVES BACK



FIFTH THIRD BANK



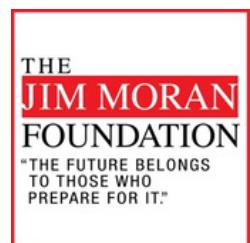
The Wawa Foundation



THE HERBERT BEARMAN FOUNDATION



MEYER FOUNDATION
Rooted in Humanity



EXECUTIVE COMMITTEE 2024-2025

Chair, Juan (Al) Loureiro
TIAA, Divisional Director

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

Secretary, John McGowan
Retired

Assistant Secretary, Chelsea Furman
McDonald Hopkins, Attorney

Treasurer, Carla D. Thrower
Carla D. Thrower, CPA, PA

Audit Chair, Trey Fogg
Fifth Third Bank, Senior Vice President

Brand Chair, Alyssa Freeman,
Marine Industries Association of Palm Beach County,
Executive Director

Development Chair, Josh Vandagriff
Wells Fargo, Business Development Officer

Strategic Planning Chair, Michael J. Percy
Crowe, LLP, Financial Services Consulting Partner

President, Katie Thompson
Junior Achievement of the
Palm Beaches & Treasure Coast

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Terisa Heine, First Citizens Bank
SVP, Wealth Consultant

Joe Kowalczyk, Crowe, LLP
Managing Partner, Insurance Practice

Chris Losquadro, Quantum Realty Advisors
Broker / Managing Director

Sonia Milavsky, HCI College
Vice President, Finance

Melissa Nash, CheckMark Collections
President / CEO

Daniel Ossaba, PNC Bank
SVP, Treasury Management Officer

Cara Perry, Florida Atlantic University
Associate VP, Research Communications

Welsonne Renoir, The Breakers Palm Beach
Assistant Director Housekeeping

Ricky Wade, B'ing the Best, McDonald's
Owner / President

Hernan Zurita, NextEra Energy Marketing, LLC
Director, Wholesale Power & Valuation



Looking Ahead: JA Expansion into Martin County Schools

Junior Achievement of the Palm Beaches & Treasure Coast (JAPBTC) has announced a new partnership with the Martin County School District (MCSD) to bring its nationally recognized programs to every elementary and middle school across the district during the 2025–2026 school year.

The initiative, approved in July 2025 by the MCSD Board, introduces students in grades K–8 to immersive, career-focused learning experiences that promote work readiness and future planning. The programs aim to connect classroom learning with real-world application and equip students with the tools they need to make informed decisions about their futures.



"We are excited to expand our partnership with Martin County Schools through this new agreement. By providing students with real-world skills in financial literacy, entrepreneurship, and leadership, we are helping prepare the next generation to thrive and strengthen our community," said **Katie Thompson**, President & CEO of JAPBTC.

Meet the JA Team



KATIE THOMPSON
PRESIDENT & CEO



ERICA HENN
VICE PRESIDENT OF EDUCATION



KATELYN BATES
VICE PRESIDENT OF OPERATIONS



DAVYA DILAURO
ADMINISTRATIVE DIRECTOR



ERICA EGGERMAN
DIRECTOR OF
ELEMENTARY PROGRAMS



LAUREN HENDERSON
DIRECTOR OF COMMUNITY
PARTNERSHIP PROGRAMS



DENISE BADARACCO
MARKETING MANAGER

Get involved with Junior Achievement

Volunteer with JA

You can volunteer with Junior Achievement and make a profound difference in the youth of our community.



Donate to JA

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



JuniorAchievement.com

(561) 242-9468

**700 South Rosemary Avenue
Suite 204
West Palm Beach, FL 33401**



A close-up portrait of a young African American boy with a joyful expression. He is wearing a light blue button-down shirt and a blue bow tie with a colorful, abstract pattern. His eyes are closed, and he is smiling broadly, showing his teeth. He is also wearing a pair of rainbow-colored sunglasses perched on his head. The background is a soft-focus indoor setting.

When JA Leaves a Lasting Impact

JuniorAchievement.com