We taught 97,378 Arizona students last year.
A NOTE FROM THE JA BOARD OF DIRECTORS

ALAN AUGENSTEIN, CPA

JA Friends,

As you’ll see on page 16, Mary’s story paints a vivid picture of the impact Junior Achievement programs have on today’s students. Education has come a long way. Life continues to move faster, technology has changed the way we live, learn and work, and today’s students absorb information and lessons very differently. In Mary’s case, her eyes opened when she had the opportunity to talk directly with business professionals. She immediately said to herself, “I hope to be like them one day.” It was a powerful, life-changing opportunity for her. The JA You’re Hired! program is one example of a non-traditional approach that helps students understand how education correlates to real-world success. If we can motivate more students like Mary, then Junior Achievement has done its job in our community.

I am proud that JA reached more than 97,000 students last year. Furthermore, we had our most successful year with our experiential JA BizTown® and JA Finance Park® programs, serving 23,262 students.

While it is important to celebrate last year’s success, there is a lot more work to do. With 1.1 million students in Arizona’s K-12 system, we need to integrate our programming into more schools to help our kids better prepare for real-life.

On behalf of the Board of Directors, I invite you to consider partnering with us to help provide more JA programs to students in Arizona.

And for those of you who already support Junior Achievement, thank you from the bottom of our hearts. We couldn’t do it without you!

Sincerely,

Alan R. Augenstein
JA State Board Chair
CPA and Partner, PricewaterhouseCoopers LLP (retired)
My Dear JA Friends,

Nineteen years ago, when I joined Junior Achievement, it was our mission – of helping young people acquire the skills and attitudes necessary to become self-sufficient adults – that resonated deeply for me. The passion for this cause has only grown stronger throughout the years. As I close this chapter, I do so with a significant appreciation of the opportunity I was afforded to lead such an extraordinary organization and team.

I’m proud of how Junior Achievement has grown. I will fondly remember many of our initiatives and the transformational impact. For example, launching JA BizTown and the privilege of being part of a team that has enabled more than 200,000 students to participate in this unique, life-changing experience to date.

To our donors and volunteers: I remain in awe of your passion and willingness to share your talents, treasure and precious time to enrich the lives of Arizona’s youth.

Hats off to our educator partners, who devote themselves to one of society’s most important callings and graciously welcome JA into their classrooms.

A special recognition to our outstanding Boards of Directors who voluntarily take on the important task of ensuring Junior Achievement of Arizona remains relevant, vibrant and available to our students. Thank you for entrusting me with such an important commission.

To our talented and dedicated staff, I will forever remain grateful for every one of you! You genuinely inspired me every day to reach for the stars, because you deserved only the best. You are truly remarkable.

It’s impossible to summarize how rewarding my experience has been, but it is one that I will always treasure. I’m excited to venture into this new stage as a supporter of Junior Achievement.

Sincerely,

Joyce Richards
Junior Achievement of Arizona President
Retiring in October 2015

"I hope that in the future I will be able to come back and see that JA is still there making kids happy and helping kids learn business qualities that you must have when you go into the real business world."

-Logan
200,000+

Number of students who have walked through the doors of JA BizTown to date
THE YEAR IN NUMBERS

Board members who provide oversight and expertise to JA. 77
Number of Arizona students reached, kindergarten through high school. 97,378
Number of volunteers from the business and local community who taught students about financial literacy, work readiness and entrepreneurship education. 8,053
Teachers who supported JA programs for their students last year. 3,241
Partnerships with schools throughout Arizona. 382
Percentage of JA students who qualify for free & reduced lunch at school. 60%
Number of classrooms where JA was taught last year. 3,703

STUDENT DEMOGRAPHICS

44.28% Hispanic
45.18% Caucasian
4.59% African American
2.2% Multiracial
1.96% Asian
1.65% American Indian / Alaskan
.07% Hawaiian/Pacific Islander
.07% Other
Community leadership and service is at the very heart of Wells Fargo’s Vision and Values. It is our commitment, our passion and our legacy because we understand the vital role that leadership plays in our communities and our schools, and we are proud to be a longtime supporter of Junior Achievement of Arizona.

Junior Achievement of Arizona has done so much to positively transform the lives of young adults and inspire communities across our great state. Their tireless efforts to educate, inspire, and prepare young people to become contributing members of today’s global society is truly admirable. Their commitment echoes Wells Fargo’s belief in the boundless potential of young people and our commitment to education.

Wells Fargo’s commitment to education dates to the founding of our company in 1852 when our founders embraced education and financial literacy as core company values. Our team members take pride in volunteerism and play a vital role in supporting education in all the communities we serve throughout the country. They present Wells Fargo’s Hands on Banking® financial literacy curriculum to students, young adults and adults across the state and the nation to help them learn solid money management skills and good financial habits.

In 2014, Wells Fargo Arizona team members recorded more than 90,000 hours of volunteer service, including positively impacting the lives of over 1,500 Arizona students by delivering Junior Achievement curriculum to schools all across Arizona. Our team members also give their time volunteering at Junior Achievement’s JA BizTown, helping young students experience a workplace environment by learning how to make and manage money and learning economic concepts.

Wells Fargo believes our company is only as strong as the communities in which we live and work. We are proud to support such an outstanding organization as Junior Achievement of Arizona and salute their many impactful contributions that benefit so many youth and young adults in our great state.

Pam Conboy
Lead Region President, Wells Fargo Arizona
Dear Junior Achievement:

I just wanted to take this opportunity to let you know what an impact our visit to JA BizTown in Tempe made on two of my students in particular.

Our 6th grade students prepared for their interviews by learning how to tie a necktie, shake hands correctly, and by holding practice interviews. They were ready, but nervous! After the jobs were assigned, one of my young ladies came to me with a concern. (She has always been a special education student who struggles in all academic areas but has terrific people skills.) She confided in me that she didn’t think that she was going to do a good job and would not understand what to do at Biz Town. She had been selected for Banner Health Center as their “Physician.” (I think that finding out that the word meant “doctor” really scared her!). The other student, also assigned to Banner Health, as the Physician’s Assistant was my newest student who just moved to the United States from the Philippines the week before school started. She showed up wearing full hospital scrubs and ready to work!

Two of the other girls at that “office” are my adorable, but ADHD, poster children. They had the responsibility of booking students for their “appointments” with the knowledge that if they booked a minimum of 10 that actually showed up, they would receive a bonus for their office. My “physician” was having so much fun that she ate her lunch quickly and came back early to “work.” You should have seen the cooperation and the work that went into that office!

I can’t thank you enough for helping me to give confidence to these students. You can’t “teach” confidence; it has to be earned. These girls EARNED it! I know in these hard economic times, especially in education, that there is NO WAY we could afford to pay what this experience REALLY costs! What all of you do in helping my kids learn how to handle their future lives is amazing!

Thank you, from a grateful teacher!!

Bonnie P. Hickman
Teacher
It’s a story that begins in 2009 in an all-too familiar way. Mary, a young Latina high school student from an underprivileged community in South Phoenix, begins her senior year of high school. She’s faced with societal stereotypes and pressure from her family. But what isn’t typical is Mary’s ambition, drive and her commitment to exceed expectation. With hopes of being a first generation college graduate, and raising a sweet, infant son, Mary divided her time between a local public school and Metro Tech High School, an academic magnet school.

It was through Metro Tech that she had the opportunity to participate in Junior Achievement’s inaugural JA You’re Hired! program. Designed to prepare Arizona high school students with critical work-readiness skills, JA You’re Hired! equipped Mary with tools such as resume writing, mock interviews, and honing conversation skills through preparatory lessons delivered by a volunteer in the classroom.

Then, Mary was given the chance to apply these new skills with hundreds of others students at the JA You’re Hired! Challenge, where she participated in various workshops and even had the opportunity to interview for summer internships.

Mary remembers, “I was very nervous. I’d never had a job before, never completed an application, never interviewed. But I appreciated that the interviews were low-key, low-pressure; I preferred that model to a normal one-on-one, alone in a room.”

To Mary’s surprise, she was offered two summer positions, and eagerly accepted a position as an intern in the HR file room at the University of Phoenix. To ensure Mary was ready for her internship, she participated in weekly Saturday sessions with Junior Achievement to learn more work-readiness skills such as budgeting and presenting. She began her internship in June of 2009, and by August of that year, she had impressed her supervisor in her capabilities and proved her readiness to enter the working world, and was offered a full-time position.

“Without the JA program, I don’t know what I would be doing now. I’m really grateful because the program gave me the key to the door,” she says.

She’s confident she would have gone on to achieve her goals, but says that her experience with Junior Achievement gave her the extra push she needed to become the positive example she wants to be for her son. In fact, Mary’s mind was set on pursuing a position in the financial world, but with help from Junior Achievement, she realized her passion for HR and overseeing projects.

Six years later, Mary is still employed with University of Phoenix, where she now works as a HR Information Systems Analyst, after a series of promotions. She’s nearly finished with her Bachelor’s degree in project management, being provided to her at no cost by University of Phoenix. One day, she hopes to be the head of her department, “a big leap from the HR file room internship,” she emphasizes.

She hopes that her son, Michael, will get to experience Junior Achievement for himself in school, so that he, too, can also benefit from all that the Junior Achievement and the JA You’re Hired! program offered her.

Sincerely,

Mary Sesma
HRIS Analyst, Apollo Education Group
41 JA staff members who made it happen

A STRONG FOUNDATION
### INCOME

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<tr>
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<th>2013 - 14</th>
<th>2014 - 15</th>
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<tr>
<td>Contributions</td>
<td>1,877,552</td>
<td>2,087,087</td>
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<td>Special Events</td>
<td>1,144,816</td>
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<td>Annual Giving</td>
<td>3,022,368</td>
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<td>Other Income Gains/(Losses)</td>
<td>568,835</td>
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<td>Income Related to Operations</td>
<td>3,591,203</td>
<td>3,599,598</td>
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### EXPENSES

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<tr>
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<th>2013 - 14</th>
<th>2014 - 15</th>
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<tr>
<td>Program Services</td>
<td>2,424,196</td>
<td>2,384,719</td>
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<tr>
<td>Management &amp; General</td>
<td>226,397</td>
<td>217,092</td>
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<td>Development &amp; Fundraising</td>
<td>1,205,554</td>
<td>1,200,845</td>
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<tr>
<td>Less Depreciation Primarily Related to Assets Built from Capital Campaign Funds</td>
<td>(194,878)</td>
<td>(196,857)</td>
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<td>Expenses Related to Operations</td>
<td>3,661,269</td>
<td>3,605,799</td>
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<tr>
<td>Surplus (Deficit)</td>
<td>(70,066)</td>
<td>(6,201)</td>
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</table>

**400+ Number of high school students who participated in the JA You’re Hired! Challenge**
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Retired

Marcia Wepfer
Wells Fargo

“IT’S AN HONOR TO GO LEARN IN A FUN WAY FOR FREE. AT FIRST I JUST THOUGHT IT WAS GOING TO BE A REGULAR FIELD TRIP. WHEN I GOT OFF THAT BUS MY EYES ALMOST EXPLODED. IN THAT BUILDING I FORGOT I WAS LEARNING. I FELT LIKE I WAS A GROWN UP TOO”

- Ellie
<table>
<thead>
<tr>
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<th>Company/Institution</th>
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<tr>
<td>Joe Bleye</td>
<td>Enterprise Bank &amp; Trust</td>
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<td>David Bruno</td>
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<td>Holger Buschmann</td>
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<td>W. Scott Jenkins</td>
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<td>Deloitte</td>
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<td>Fred Meeske</td>
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<td>Susan Menchaca</td>
<td>MidFirst Private Bank</td>
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<td>George Odden</td>
<td>KPMG</td>
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<td>Bob Paine</td>
<td>Consultant</td>
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<td>Tony Parisi</td>
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<td>Kyle Paskey</td>
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<td>Neil Patel</td>
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<td>Karen Quick</td>
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<td>Laura Schaeffer</td>
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<td>Jeff Schelter</td>
<td>Alliance Bank of Arizona</td>
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<td>USAA</td>
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<td>Travis Smith</td>
<td>Moss Adams LLP</td>
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<td>Art Tellez</td>
<td>TCI Wealth Advisors</td>
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<td>Steve Thomas</td>
<td>MassMutual Financial Group</td>
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<td>Cmdr. Louis Tovar</td>
<td>Phoenix Police Dept.</td>
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<td>Judie Verb</td>
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<td>Lalit Wadhwa</td>
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<td>Alan Wessel</td>
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<td>David Woell</td>
<td>Bank of America</td>
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<td>Chris Worley</td>
<td>Wells Fargo</td>
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<td>Michael Zaun</td>
<td>Edward Jones</td>
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<tr>
<td>Jerrit Verb</td>
<td>US Bank</td>
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</tbody>
</table>
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Waterkotte
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Lizardi, PLLC

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JPMorgan Chase Bank

“I want to be a chemical engineer after college. I learned the importance of saving money for college. I will need to save hard because I will need over four years of it.”

– Angel, a 7th grader participating in JA Economics for Success® program