



2023-2024  
**ANNUAL REPORT**

[MICHIGANGREATLAKES.JA.ORG](http://MICHIGANGREATLAKES.JA.ORG)



**Junior  
Achievement™**  
of the Michigan Great Lakes

**ENVISIONING A  
WORLD WHERE  
YOUNG PEOPLE  
HAVE THE SKILL  
SET & MINDSET TO  
BUILD THRIVING  
COMMUNITIES.**



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## Dear Friends of Junior Achievement,

With longevity in any organization, you have the opportunity to watch the fruits of your labor grow. For many years at JA, we have been planting seeds of growth with the hope that they'll bear fruit to benefit our kids. And what a thriving environment we are creating with programs that are building up our next generation of leaders!

While there is so much to celebrate during our 23-24 fiscal year, the two most notable additions are the official opening of JA Finance Park, one of our signature Captone programs, and our expansion and re-engagement into the Upper Peninsula and Northern Michigan.

The ribbon cutting for the Karl and Susan Hascall JA Finance Park occurred in December 2023 and the park has been bustling ever since. In just the first semester, JA Finance Park has seen over 1,000 students from 19 schools come through the building to experience this incredible immersive experience. During their time in JA Finance Park, students become more confident in managing a personal and family budget as well as learning about potential careers with local employers right here in West Michigan. While at JA Finance Park, we hear our high school students say things like, "these are the kinds of things I want to learn!"

We also took important steps toward growth this year in Northern Michigan and the Upper Peninsula. In response to the need to support schools and teachers with Michigan's new personal finance graduation requirement, JA opened service centers in Traverse City and Marquette. Additionally, six new staff members were hired in those regions to support program implementation and sustainability efforts in the local regions. While we have offered programming for many years in those areas, having dedicated operations and staff to provide consistent communications and customer service introduces even more students in Northern Michigan to this important hands-on learning.

Please take a moment to keep reading about the important JA accomplishments happening in our 50 county footprint and learn more about our partners, volunteers and supporters. We couldn't do this incredible work and continue to grow without you! Excited to see what we can accomplish in 24-25!

*Respectfully,*



A handwritten signature in blue ink that reads "Bill".

**William C. Coderre, III, CRFE**

President and CEO

*Junior Achievement of the Michigan Great Lakes*



A handwritten signature in black ink that reads "Jodi Havera".

**Jodi Havera**

Chairperson,

Junior Achievement of the Michigan Great Lakes

*CFO, Landscape Forms*



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*Thank you to the 2023-2024*

**JA EXECUTIVE GIVING CHAMPIONS**





## *our* **VISION**

Junior Achievement envisions a world where young people have the skill set and mindset to build thriving communities.



## *our* **MISSION**

Junior Achievement inspires and prepares young people to succeed in a global economy. We do this by providing K-12 programs based on financial literacy, entrepreneurship and work readiness.



## *our* **BELIEF**

We believe in the boundless possibility of young people. We do this by bringing our volunteers who role model leadership in our community to help students discover what's possible in their own lives.



# PROGRAM REACH

Junior Achievement's unique delivery system provides the training, materials, and support necessary to bolster the chances for student success. Students who participate in JA programs demonstrate a significant understanding of economics and business concepts.





## **47,582** STUDENTS

JA's proven lessons in financial literacy, career readiness, and entrepreneurship have allowed us to serve over 47,000 students across 50 counties. This is a 12% increase in students served from 2022-2023.

## **1,478** VOLUNTEERS

Our mission would not be possible without the support of our local community. We are thankful for every single volunteer who served in the classroom and at the facility to ensure kids get equitable access to JA programs.

## **270,356** CONTACT HOURS

JA saw a 46% increase in contact hours from last year. We work to help young people discover what's possible in their lives. We let them know it's possible to invest in their future, to gain a better understanding of how the world works, and to pursue their dreams.

# BOUNDLESS POSSIBILITY<sup>®</sup>



## Junior Achievement of the Michigan Great Lakes, Inc. Offices

### HUIZENGA FAMILY JA FREE ENTERPRISE CENTER

Junior Achievement of the Michigan Great Lakes

4090 Lake Drive SE, Grand Rapids, MI 49546

Junior Achievement of Southwest Michigan

2785 W. Dickman Rd., Suite C, Battle Creek, MI 49037

Junior Achievement of Mid Michigan

600 West St. Joseph, Suite 2G, Lansing, MI 48933

Junior Achievement of the Upper Peninsula

910 US 41, Ishpeming, MI 49849

Junior Achievement of Northern Michigan

310 W Front St., Suite 100, Traverse City, MI 49684



## MICHIGAN'S NEW PERSONAL FINANCE GRADUATION REQUIREMENT & JA EXPANSION

**A law passed in 2022 requires Michigan students take a one-half credit course in personal finance. Beginning with the 2023 incoming freshman class, it's an official high school graduation requirement.**

Due to Junior Achievement's (JA) programs providing learning experiences aligned with state and national standards, JA partnered with Michigan educators, business leaders, and policy makers to ensure that students across the state could achieve the new personal finance requirements for high school graduation.

Junior Achievement of the Michigan Great Lakes's (JAMGL) partnered with the Michigan Department of Education this past school year to get the infrastructure established so JA could offer these programs to all school districts in the coming years.

As part of that process, JA surveyed participating teachers and found that 95% of teachers felt their classes gained substantial knowledge in managing their finances, and 100% of the teachers said they would use JA programs again.

JA will help students across our 50 counties to meet their personal finance goals. To do so, JAMGL launched the JA of the Upper Peninsula (JAUP)

service center in Ishpeming and relaunched the JA of Northern Michigan service center in Traverse City.

This expansion was initiated by the need to support schools and teachers with Michigan's new personal finance graduation requirement. Three JA programs meet the requirements outlined by the Michigan Department of Education and are available to schools statewide, including JA Finance Park Advanced, JA Personal Finance and JA Financial Literacy.

Having service centers locally not only offers a place for staff to meet with area partners, but also demonstrates the commitment to the students across Northern Michigan and the Upper Peninsula.

JA's focus is giving young people the skill set and the mindset to build thriving local communities.



KARL & SUSAN HASCAL  Junior Achievement™

# JA Finance Park®

Junior Achievement of the Michigan Great Lakes celebrated the Ribbon Cutting for Karl & Susan Hascal JA Finance Park on December 4, 2023!

JA Finance Park is a Junior Achievement capstone program for personal financial planning and career exploration for 8th – 12th grade students. This program helps build a foundation on which they can make intelligent financial decisions that last a lifetime, including decisions related to income, expenses, savings, and credit. JA Finance Park is a realistic on-site facility where students put into practice what they've learned by developing a personal budget.

In the spring of 2024, we launched our pilot of JA Finance Park®, serving over 1,000 students from 19 schools across West, Mid, and Southwest Michigan.

We are proud to welcome Aquinas College, BIGGBY Coffee, the BIGGBY Coffee café, Bradford White Water Heaters, Fox Motors, Gentex, Mercantile Bank, Northpointe Bank, and SpartanNash to JA Finance Park®!

In JA Finance Park®, students are able to experience an immersive simulation that enables them to develop skills to successfully navigate today's complex economic environment and discover how decisions today can impact tomorrow.

We are excited for another successful year ahead as schools are already scheduled throughout the year!



# JUNIOR ACHIEVEMENT BOARD THE CHANGE MAKERS

## JA OF THE MICHIGAN GREAT LAKES EXECUTIVE COMMITTEE

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*CFO, Landscape Forms*

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PRESIDENT

**William C. Coderre, III, CFRE**  
*President & CEO, JAMGL*





## BOARD MEMBERS

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**David Quade**  
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**Jen Seman**  
Director Client Experience, Priority Health  
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Managing Director, Deloitte LLP

**Jon Snead**  
SVP, Business Consultant, Lockton  
Companies

**Martin Stein**  
Managing Director, Blackford Capital LLC

**Victor Sturgis**  
Partner, Crowe LLP

**Craig Sutherland**  
VP, Enterprise Relationship Specialist,  
Bank of America

**Tim Williams**  
Community Leader, Retired Stryker

**JA of the Michigan Great Lakes believes Junior Achievement is best when local. Supporting this philosophy is the following JA Advisory Boards:**

JA OF SOUTHWEST MICHIGAN

JA OF MID MICHIGAN

JA OF NORTHERN MICHIGAN

JA OF THE UPPER PENINSULA

MONTCALM COUNTY ADVISORY BOARD

NEWAYGO COUNTY ADVISORY BOARD

ALLEGAN COUNTY ADVISORY BOARD

ASSOCIATE LEADERSHIP BOARD

# FINANCIALS

## Public Support & Revenue



Contributions	\$1,002,291
Special Events	\$975,703
In-Kind	\$44,441
Government Grants	\$1,361,018
Miscellaneous Income	\$3,051
Capstone Programs	\$478,480
Gain on Disposal of Assets	\$532

Total Public Support	\$3,865,516
Revenue Investment Gain	\$473,952
<b>Total Revenue</b>	<b>\$4,339,468</b>

## Expenses



Program Services	\$2,648,871
General and Administrative	\$282,980
Fundraising	\$483,574

<b>Total Expenses</b>	<b>\$3,415,425</b>
<b>Change in Net Assets</b>	<b>\$924,043</b>





## *Thank you to the 2023-2024* **JA EXECUTIVE GIVING CHAMPIONS**

Executive Giving Champions are organizations and individuals who have committed a \$100,000+ donation to advancing equitable access to Junior Achievement programs to our local schools.



**JACKSON**<sup>®</sup>



**SpartanNash**<sup>®</sup>  
THE FOOD SOLUTIONS COMPANY

## *Thank you to the 2023-2024* **JA PREMIERE GIVING CHAMPIONS**

Premiere Giving Champions are organizations and individuals who have committed a \$50,000+ donation to advancing equitable access to Junior Achievement programs to our local schools.



Northpointe Bank<sup>®</sup>



**INDEPENDENT**  
BANK



Mercantile Bank<sup>®</sup>





# Thank you to the 2023-2024 JA GRAND GIVING CHAMPIONS

Grand Giving Champions are organizations and individuals who have committed a \$25,000+ donation to advancing equitable access to Junior Achievement programs to our local schools.





## Thank you to the 2023-2024 **JA GIVING CHAMPIONS**

Giving Champions are organizations and individuals who have committed a \$10,000+ donation to advancing equitable access to Junior Achievement programs to our local schools.



## Thank you to the 2023-2024 **JA IN-KIND CHAMPIONS**





**BECOME A VOLUNTEER - DONATE - REQUEST CURRICULUM**



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