

FY25 IMPACT REPORT

TM



Junior
AchievementTM
of Central Iowa

EMPOWERING YOUNG
PEOPLE TO CREATE A
BRIGHT FUTURE

EMPOWERING YOUNG PEOPLE TO CREATE A BRIGHT FUTURE!



Junior
Achievement™
of Central Iowa

At JA, our differentiators include **real-world connectivity** that is authentic and engaging, **expertise in experiential learning**, deep understanding of skills needed for the future of work, and trust and **credibility** with School District Partners.



Dear Benefactors, Educators & Volunteers,

This past year has been a remarkable journey of growth and impact—made possible by your unwavering support.

Volunteers, your dedication laid the foundation for student success. Educators, your teamwork ensured our programs enriched academic learning. Benefactors, your investment fueled our growth and record “returns of impact.”

Together, we inspired thousands of young people to envision their desired futures. In the past school year, we served over 43,000 Central Iowa K-12 students with 496,000 instructional hours—a record in our 70-year history.

Our K-5 programs continue to spark hope and engagement. At our Experiential Learning Centers—JA BizTown and JA Finance Park students gained real-world skills and confidence.

A high school highlight included 26 students earned the JA Essential Work Skills Credential, passing six assessments in future-ready skills: Critical Thinking, Creativity & Innovation, Cultural Agility, Effective Collaboration, Engaging Communication, and Self-Direction. These skills are central to our innovative model, 3DE by Junior Achievement, which we’re excited to launch at Marshalltown High School this fall. Thanks to F&G’s generous support, we aim to expand 3DE to more schools (see page 13 for details).

Together, we’ve built a community where young people dream big and pursue their goals. We look forward to continuing this journey with you—building on success and exploring new ways to make an even greater impact.

Warm regards,

A handwritten signature in black ink, appearing to read "Ryan Osborn". The signature is fluid and cursive, written over a white background.

Ryan Osborn
President

A LETTER FROM THE PRESIDENT

A LETTER FROM THE BOARD CHAIRS

Dear Friends of Junior Achievement of Central Iowa,

As we reflect on the past year's achievements, we are filled with pride and excitement for the continued momentum of Junior Achievement of Central Iowa. Serving as the outgoing and incoming chairs of the Board of Directors, it is our privilege to celebrate the remarkable impact being made by the organization throughout Central Iowa.

JA of Central Iowa equips thousands of young people with the knowledge, skills and confidence they need to own their future success. Through strong partnerships with school districts, volunteers, and business leaders, our programs in work and career readiness, entrepreneurship and financial literacy continue to grow and evolve, meeting students where they are and preparing them for what's next.

The 2024-2025 school year brought renewed momentum that shined through our hallmark events, growing partnerships, and inspiring journeys of student growth. Behind every number in this report is a young person gaining the tools to thrive.

As we prepare for the new school year, we are especially excited to expand our impact in central Iowa with the launch of **3DE by Junior Achievement**—an innovative education model that connects core learning with real-world application, bringing relevance and opportunity into the classroom like never before. We've both had the opportunity to see some of the 3DE impacts in person and we're extremely impressed, we can't wait to see this model in action for our region.

Thank you to our dedicated board, staff, volunteers, and partners. Your commitment fuels everything we do. Together, we continue to build a stronger future—one student at a time. With gratitude and shared purpose,

Kurt Gibson
2024-2025 Board Chair

Rachel Adams
2025-2026 Board Chair



KEY MOMENT

META OPENS A JA BIZTOWN STOREFRONT

In a celebration of innovation and partnership, JA BizTown welcomed **Meta** to its community with an official ribbon-cutting ceremony. The new storefront gave students a hands-on opportunity to explore careers in technology, digital citizenship, and the power of connection. This exciting addition enriched the real-world learning experience.

As part of their support, Meta covered the cost of JA BizTown for students from Bondurant and Southeast Polk, allowing them to take part in the program at no expense to their schools.



Meta's Stef Seger and Southeast Polk Superintendent, Dirk Halupnik, joined Board Chair, Rachel Adams, JA President, Ryan Osborn, and JA BizTown students to celebrate the Meta Storefront Ribbon Cutting.

4

BIG METRICS

With your help, we've made a powerful impact:

Junior Achievement of Central Iowa reached thousands of students across Central Iowa, engaging them in meaningful, hands-on learning experiences.



TOGETHER WE'VE:

EMPOWERED

43,390
STUDENTS

ENGAGED WITH

3,746
VOLUNTEERS

DELIVERED

505,686
INSTRUCTIONAL HOURS

PARTNERED WITH

199
SCHOOLS

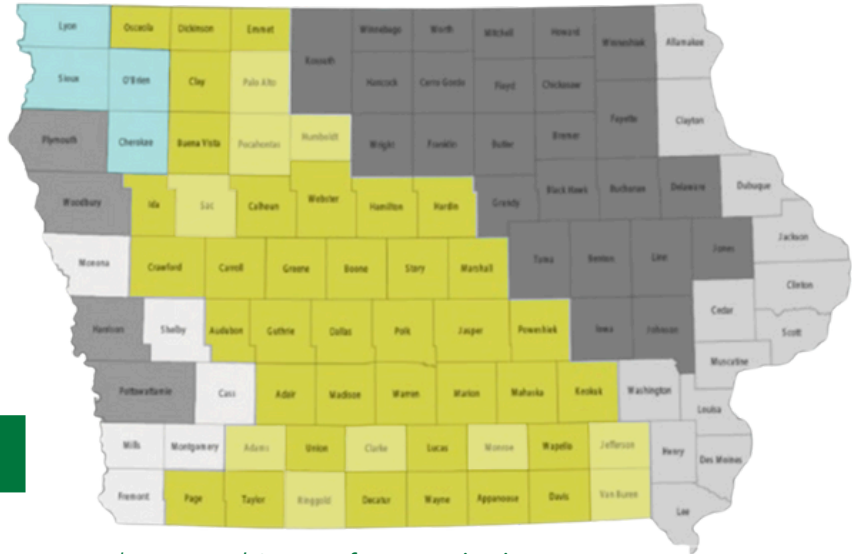
YOUR IMPACT IN ACTION

41

COUNTIES
SERVED *

199

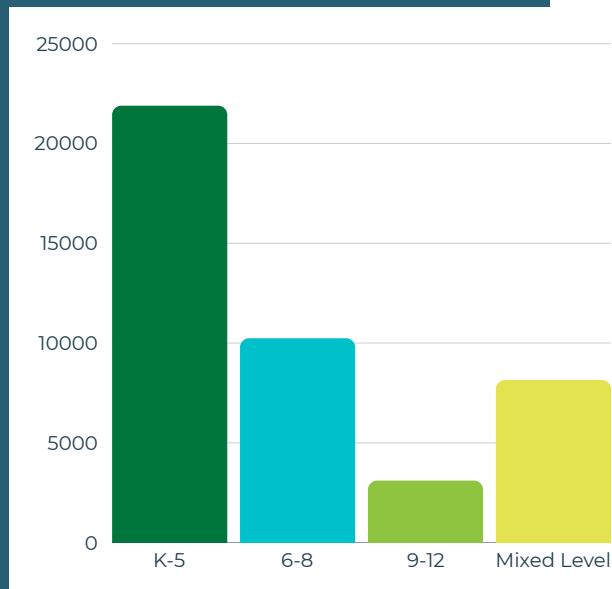
SCHOOLS
SERVED



THE MAP

**We served 37 out of 47 counties in our territory (yellow) and 4 counties in neutral territories (Blue)*

GRADE LEVELS

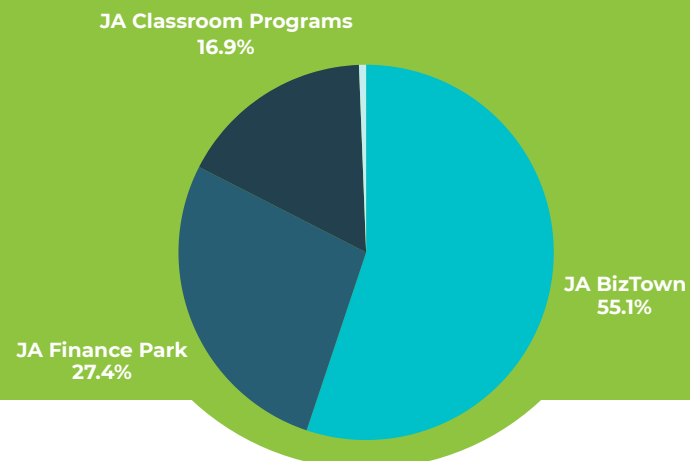


“JA was a great experience and it helped me learn a lot about finances and things I didn’t know would be important in the future.” -JA Finance Park Student

37%

Low-to-Moderate
Income Students Served

TIME WELL SPENT PROGRAMS BY THE INSTRUCTIONAL HOURS



JA BizTown®

JA BizTown integrates classroom instruction with a full-day immersive experience in a simulated town. This hands-on program enables elementary students to operate banks, manage businesses, write checks, and participate in civic duties such as voting for mayor. Through this engaging experience, students connect academic concepts to real-world applications, building essential skills for future success.



A JA BizTown student applies real-world skills while making a purchase at the Krause storefront, experiencing firsthand how commerce and budgeting work together.

10,623

Students Served

86%

Of students agreed that the things they learned in JA BizTown will help them be successful in their lives

89%

Of students agree that they were confident that they could accomplish their financial goals after JA BizTown.



Finance Park®

JA Finance Park is Junior Achievement's capstone program for middle and high school students, offering an in-depth exploration of personal financial planning and career opportunities. Combining a comprehensive curriculum with a hands-on simulation, students budget for a simulated lifestyle—balancing expenses like housing, transportation, and family needs—empowering them to build a strong foundation for making informed and responsible financial decisions.

6,540

Students Served



91%

Of students agreed that the things they learned in JA Finance Park will be important in their Future.

92%

Of students agree that they were confident that they could accomplish their financial goals after completing JA Finance Park.

A JA Finance Park volunteer guides students through the process of budgeting for transportation, helping them connect financial choices with real-life responsibilities.



The **JA Stock Market Challenge**, presented by Farm Bureau Financial, is a high-energy, fast-paced competition that immerses high school students in the excitement of simulated stock trading. In this hands-on event, held at John Deere Financial, students step into a

dynamic, real-world market environment where they build critical skills in financial literacy, decision-making, and strategic thinking, while collaborating under pressure to outpace the competition. This year also included two additional in-school challenges, expanding the program's reach and impact.

423 STUDENTS

3 COMPETITIONS

9 SPONSORS



Students engage in hands-on learning as they evaluate investment options and make informed financial decisions.

The next challenge is set for **February 18, 2026** and corporate support is vital to make it possible.



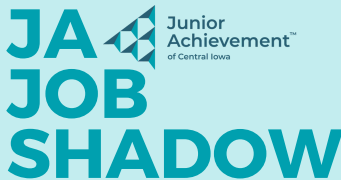
JA Job Shadow at John Deere Financial



JA Job Shadow at Staples



JA Job Shadow at UnityPoint Health



JA Job Shadow program equips students with the skills and mindset to navigate today's dynamic workforce. Through immersive experiences with local businesses, students gain firsthand insight into career pathways and apply entrepreneurial thinking to real-world scenarios. These connections help students build professional awareness and prepare for success in an ever-evolving economy.

6 JOB SHADOWS

156 STUDENTS

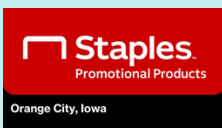
Thank You



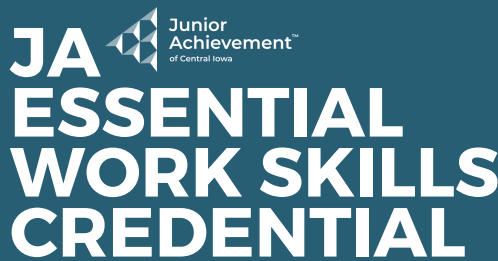
Global Atlantic
FINANCIAL GROUP



UnityPoint Health
Des Moines



JOHN DEERE
FINANCIAL



The **JA Essential Work Skills Credential** is a program that enables young people to earn stackable micro-credentials, showcasing the essential skills that today's employers and entrepreneurs value most. Through this certification, students demonstrate their readiness for the workforce and their commitment to personal and professional growth.

26

CREDENTIAL HOLDERS



JA's Student Ambassador, Landon was the first in the nation, JA credential holder. He proudly displays his JA Essential Work Skills certificate and continues to be a shining example of leadership, initiative, and the lasting impact of JA programs.

DISTRICT PARTNERSHIPS



At JA of Central Iowa, we are proud to have partnered with these school districts to provide JA programs and experiences for their students. District partnerships allow for more strategic implementation that aligns with the district's goals and initiatives.

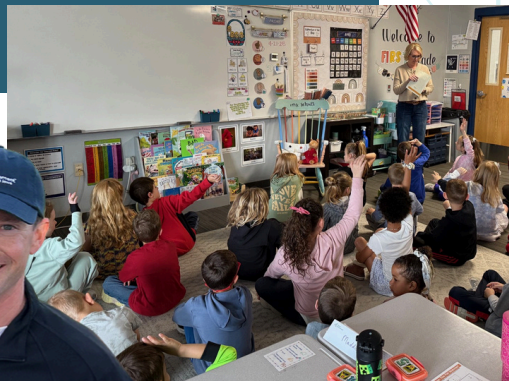
West Des Moines, Superintendent Dr. Matt Adams lends a hand as students work together to build a bench in JA BizTown, showing that leadership and teamwork go hand in hand.

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District Partners

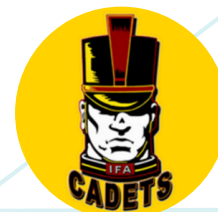
“The partnership with JA provides us the vehicle for ALL of our students to take part in programming offered. JA BizTown and JA Finance Park are excellent opportunities we are excited to share with our students. It helps us live our mission to teach all and reach all.”

- Urbandale School District Superintendent, Dr. Rosalie Daca



Students eagerly engage in a JA classroom program, hands raised and ready to explore the world of financial literacy.

At the JA Appreciation Event, Urbandale Superintendent, Rosalie Daca celebrates receiving the JA District of the Year award alongside JA's Ryan and Shannon.



SUCCEED PREPARE INSPIRE

SUCCEED PARTNERS

JA of Central Iowa Succeed Partners' annual contributions impacts over 800 Central Iowa students with over 10,000 instructional contact hours!

PREPARE PARTNERS

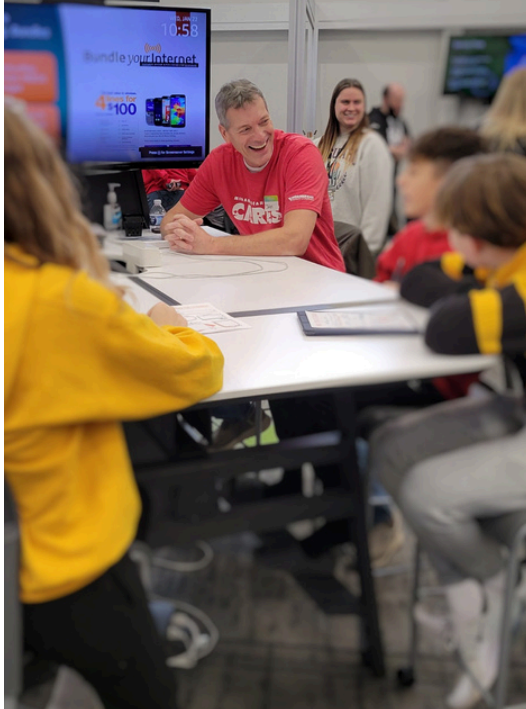
JA of Central Iowa Prepare Partners' annual contributions impact between 400 to 800 Central Iowa students with as much as 9,500 instructional contact hours!

INSPIRE PARTNERS

JA of Central Iowa Inspire Partners' annual contributions impact between 200 to 400 Central Iowa students with as much as 4,500 instructional contact hours!



OUR SUCCEED, PREPARE, INSPIRE PARTNERS



A MidAmerican volunteer supports students in JA Finance Park as they navigate real-world budgeting decisions and build essential financial literacy skills



MIDAMERICAN ENERGY FOUNDATION

SUCCEED PARTNER

MidAmerican Energy has been a long-standing and valued partner of Junior Achievement. As a sponsor of a JA BizTown storefront and JA Here to Career, they've provided critical funding and support for JA's educational initiatives. Their involvement extends beyond sponsorship, with employees volunteering in programs like JA BizTown and JA Finance Park. MidAmerican also actively participates in major events such as the JA Bowl-a-Thon and JA Golf Classic. Additionally, leadership is reflected through Tim Grabinski's service on the JA Board of Directors.



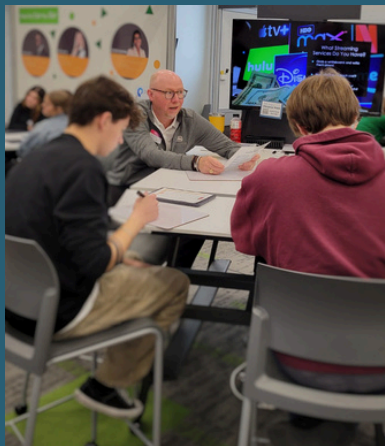
Department of Insurance and Financial Services



JOHN DEERE FINANCIAL

SUCCEED PARTNER

John Deere Financial is a dedicated Junior Achievement partner, supporting programs as a sponsor of JA BizTown, JA Finance Park, and more. Their employees volunteer across key programs, including JA BizTown, JA Finance Park and the JA Stock Market Challenge, which John Deere also proudly hosts. The company actively participates in signature events like the JA Golf Classic, and their commitment is further reflected in Teresa Garside's leadership on the JA Board of Directors.



A John Deere volunteer mentors students in JA Finance Park, guiding them through real-life budgeting scenarios and helping them develop critical financial decision-making skills

(From left to right) JA's Shannon, Heather Kriener from the Iowa Department of Insurance and Financial Services, and JA's Ryan and Jenna showcase JA's classroom kits, highlighting the tools that bring financial literacy to life for students in Central Iowa.



SUCCEED PARTNER

The Iowa Department of Insurance and Financial Services has made a remarkable impact by generously helping underwrite the cost of 625 JA K-5 classroom programs across Central Iowa as well as JA BizTown In a Day for 500 Students. This generous support fuels our mission to inspire and prepare young people for success in a global economy. Thanks to their investment, thousands of students are gaining early exposure to essential life skills like financial literacy, career exploration, and decision-making.

We are deeply grateful to the Iowa Department of Insurance and Financial Services for believing in the potential of our youth and supporting their journey toward a successful future.



SUCCEED PARTNER

F&G has been a generous and visionary partner in advancing Junior Achievement's mission. As a key supporter of the launch of 3DE by Junior Achievement, F&G has played a vital role in bringing this innovative high school model to life. Their investment is helping reimagine education by integrating real-world business challenges into everyday classroom learning. Through their support, students are engaging in case-based learning, developing essential work-ready skills, and discovering career pathways they may have never considered. Thanks to F&G, the launch of 3DE at Marshalltown High School marks an exciting step forward in transforming the high school experience.

See what's on the horizon for 3DE on page 13.

PREPARE PARTNERS

Businessolver
Dotdash Meredith
F&G Annuities
Farm Bureau Financial Services
Krause Group
Meta
NCMIC
Prairie Meadows
RSM
Schindler Anderson Goperlud & Weese PC
Variety- The Children's Charity
Venerable

INSPIRE PARTNERS

Andersen Corporate Foundation
Bank of America
Berkshire Hathaway Energy
BMO
Casey's General Store
Central Bank
Community State Bank
Cownie Charitable Fund
Forvis
Greater Des Moines Partnership
Hy-Vee
IMT Group
Iowa Bankers Association
J.B. Dahm Holdings
Quad Graphics
State Farm Insurance
UnityPoint Health
US Bank
Vermeer
Weitz Company
Willis Automotive



WELLS FARGO

Wells Fargo volunteers gather outside the JA Finance Park entrance, ready to help students explore personal finance and real-world budgeting through hands-on learning

SUCCEED PARTNER

Wells Fargo is a long-time, valued supporter of Junior Achievement, providing key funding as a sponsor of JA Finance Park, JA BizTown, and other JA programs. Their employees actively volunteer in classrooms and participate in student experiences, reinforcing their deep and ongoing commitment to youth education. This leadership is further reflected through Marta Codina's service on the JA Board of Directors. Together, their support helps equip students with the critical skills, real-world knowledge, and the confidence needed to thrive in school, career, and life. Wells Fargo's partnership continues to be a powerful example of how business and education can come together to build stronger communities.

CORPORATE EVENTS



Golfers from the Dubuque Bank & Trust team proudly display their sponsor sign at the JA Golf Classic.

The **JA Golf Classic** is more than just a day on the links. It's an opportunity for businesses to engage in meaningful team-building and network with fellow executives, all while supporting the mission of Junior Achievement of Central Iowa. Proceeds from this annual event help fund critical K-12 programs focused on financial literacy, work readiness, and entrepreneurship.



153 GOLFERS

\$238,581 RAISED

We're already looking forward to the 31st Annual JA Golf Classic, scheduled for **September 15, 2025 at Wakonda Club**, a day where impact and opportunity meet on the course.



The **JA Bowl-A-Thon** is a high-energy event that brings co-workers together for team bonding and friendly competition, all while supporting a powerful cause.

270

BOWLERS

\$57,616

RAISED



Bowlers from JA Bowl-A-Thon Raffle Sponsor, EquiTrust gather for a group photo celebrating their support of JA and festive spirit.

Participants not only enjoy a fun afternoon of bowling and networking with peers from other companies, but they also help JA foster financial literacy by raising critical funds for K-12 programs.

It's a striking example of how doing good can be a great time. Mark your calendars, the next JA Bowl-A-Thon is set for **December 11th and 12th, 2025!**



Our work would not be possible without the dedication and support of our incredible

volunteers, educators, and partners. Together, you've helped empower the next generation with the skills, confidence, and inspiration to build brighter futures. The **JA Appreciation Event** is a celebration of you, the champions who make our mission a reality every day.



JA's honorees await their moment on the field to throw the first pitch, celebrating their incredible impact on students across Central Iowa.

JA Company of the Year: Iowa Department of Insurance and Financial Services
JA School District of the Year: Urbandale Community School District
JA Finance Park Volunteers of the Year: Jon Leinen & Mary Lundy
JA Classroom Volunteers of the Year: Sarah Enfield & Kyndi Jensen
JA BizTown Citizen of the Year: David M. from Des Moines Public Schools



**Junior
Achievement™**
of Central Iowa



3DE
BY JUNIOR ACHIEVEMENT

In August 2025, Marshalltown High School will become the first school in Central Iowa to implement Junior Achievement's innovative 3DE instructional model. This groundbreaking initiative is made possible through a generous \$250,000 donation from F&G Annuities & Life, a company deeply committed to education and workforce development.

Through this partnership, 125 Marshalltown High School freshmen will have the opportunity to participate in a transformative learning experience that connects classroom education to the complexities of the real world. The 3DE model integrates real business challenges into core academic courses, emphasizing essential competencies such as creativity, critical thinking, collaboration, and problem-solving. 3DE positively impacts key student success indicators, including higher graduation rates and lower levels of chronic absenteeism.

F&G's contribution will fund critical components of the program's launch, including staffing, educator training, curriculum development, and the recruitment of local business partners. As the program scales to serve all grades at Marshalltown High School in the coming years, it will also help expose students to a wide range of career opportunities and build a future-ready talent pipeline.

This initiative reflects F&G's mission of turning aspirations into reality, and together with JA of Central Iowa, they are helping to shape brighter futures for Iowa's youth. This partnership not only transforms education at Marshalltown High School but also sets a powerful example of how businesses and schools can collaborate to prepare the next generation for success in a rapidly changing economy.

THANK YOU



COMING 2025-2026

OUR BOARD

JA BOARD OF DIRECTORS

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Amanda Harless
Ben Roach
Brandy McDowell
Brian Ohorilko
Brian Waller
Dawn Welling
Devin Boyer
Dr. Dirk Halupnik
Donna Bishop
Donna Hoffman
Dr. Erick Pruitt
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Steve McCullough
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Brandon Grimm - Treasurer
Carrie Valster - Secretary
Kurt Gibson - Immediate Past Board Chair
Amanda Wuest - At-Large
Casey Decker - Community Engagement Committee Chair
Jeff Austin - At Large
Marcy Klipfel - Nominating Chair
Mat Gleason - Investment Committee Chair
Mike Elam - Audit Committee Chair
Teresa Garside - Immediate Board Chair
Dr. Theron Schutte - Education & Workforce Committee Chair
Tim Grabinski - Marketing Committee Chair

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Brandon Neil
Bryan Griffith
Dalton Gustafson
Dani Freeman
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Kyle Woiwood
Luke Honsey
Mackenzie Lundy
Marc Wampler
Megan Bantz
Nathaniel Herron
Ryan Goetzinger
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Taylor Hellman

LEADERSHIP



Ryan Osborn - *President*

Shannon Gerard - *Vice President - Education*

Aimee Graham - *Director of Accounting & Administration*

Jenna Hull - *Director of Community Impact*

Rachael Haaland - *Senior Manager - Experiential Learning Centers*

JA STAFF



Amanda Winkelmann - *Volunteer Manager - JA Finance Park*

Ann Peterson - *Simulation Specialist*

Debbie Hauser - *Simulation Specialist*

Elizabeth Riordan - *Simulation Specialist*

Emily Riedl - *Education Manager*

Heidi Carpenter - *Simulation Specialist*

Heidi Gruca - *Education Manager*

Jeanette Legler - *Simulation Specialist*

Jen Hansen - *Experiential Learning Center Manager - JA BizTown*

Jennifer Eastman - *Simulation Specialist*

Jordan Child - *Events & Stewardship Manager*

Kaitlyn Peters - *3DE Case Experience Director*

Karen Farris - *Data & Executive Coordinator*

Karina Hernandez - *3DE School & Partnership Manager*

Leigha McQuade - *Experiential Learning Center Manager - JA Finance Park*

Richard TeKippe - *Grants & Outreach Manager*

Seherzada Devedzic - *Development Operations & Marketing Manager*

Sonja Florer - *Simulation Specialist*

With Gratitude

Thank you to our incredible partners, volunteers, educators, and supporters. Your generosity, time, and belief in our mission make it possible for Junior Achievement to empower young people to create a bright future.

Because of you, students across Central Iowa are gaining critical skills in financial literacy, career readiness, and entrepreneurship. They are setting goals, exploring careers, and building the confidence to navigate their futures with purpose.



Find us

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WWW.CENTRALIOWA.JA.ORG



@JACENTRALIOWA | @JUNIOR ACHIEVEMENT OF CENTRAL IOWA



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