

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

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 particularly excited to expand our impact in central Iowa with the launch of **3DE by Junior Achievement**—an innovative educational model that connects core learning with real-world applications, 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



Dear Benefactors, Educators & Volunteers,

This past year has been a remarkable journey of growth, innovation, and impact, and none of it would have been possible without your unwavering support.

Volunteers, your dedication and passion have laid the foundation of our success. Your commitment to mentoring and guiding our students has positively influenced their lives. Educators, your teamwork and enthusiasm have ensured that our programs are smoothly integrated into the curriculum, providing students with real-world experiences that enhance their academic learning. Benefactors, your investment provided the fuel for our growth and contributed to record “returns of impact.”

Thanks to your collective partnership, the JA mission has inspired thousands of young people to envision their futures and reach their goals. This past school year, we served over 43,000 Central Iowa K-12 students with 496,000 instructional hours, setting new records in our 70-year history.

Our K-5 in-school programs continue to provide engaging activities for students and inspire hope for their future. Our Experiential Learning Centers, JA BizTown and JA Finance Park, offer unique opportunities for pre-teens, promoting self-efficacy and real-world connections.

At the high school level, we are proud to announce that 26 students earned the JA Essential Work Skills Credential. This outcome indicates that students passed six assessments, demonstrating key future-ready skills: Critical and Analytical Thinking, Creativity and Innovation, Cultural Agility, Effective Collaboration, Engaging Communication, and Self-Direction. These skills also form the foundation of our innovative instructional model, 3DE by Junior Achievement, which I believe can truly transform high school education. We are excited to launch 3DE at Marshalltown High School this upcoming school year. Thanks to the generous support of F&G, we look forward to expanding this model to more schools in the coming years (see page 17 for more details on 3DE).

Together, we have created a community where young people are inspired to dream big and pursue their goals. Looking ahead, we are excited to continue this journey with you, building on our successes and exploring new ways to make an even greater impact on our collective future.

Warm regards,

Ryan Osborn
President

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

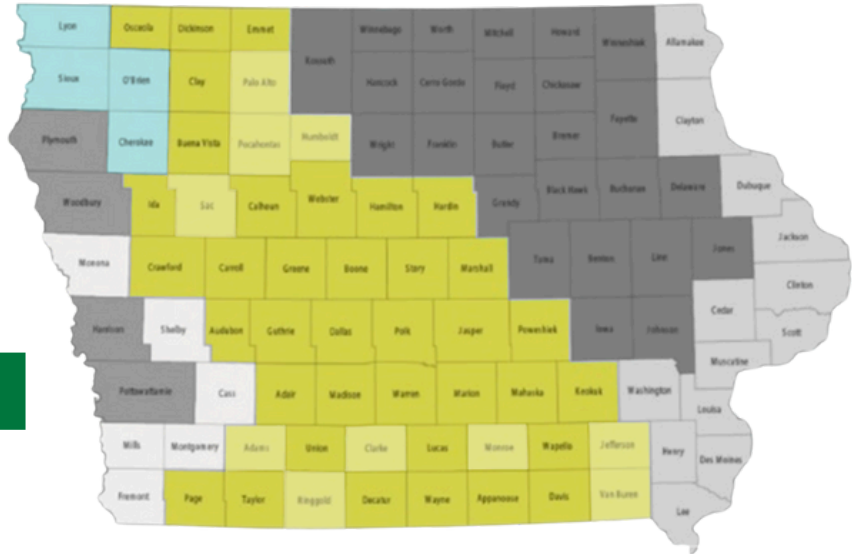
YOUR IMPACT IN ACTION

41

COUNTIES
SERVED *

199

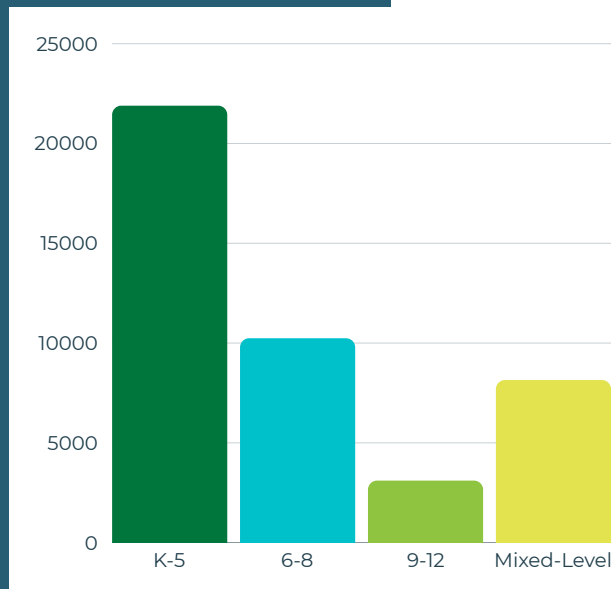
SCHOOLS
SERVED



THE MAP

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

GRADE LEVELS

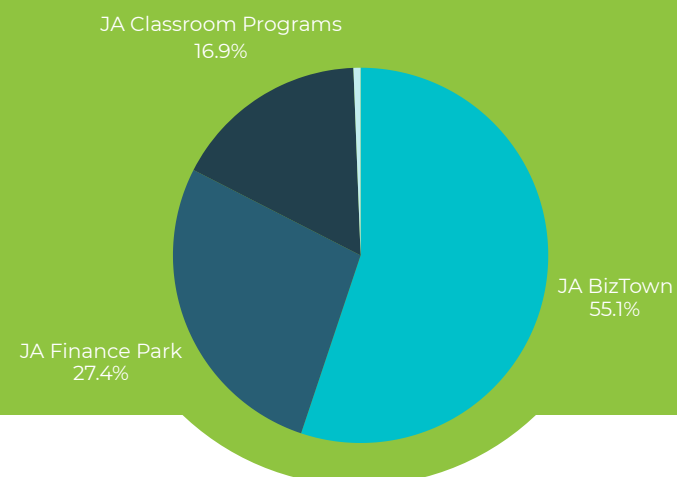


“JA was a great experience and it helped me learn a lot about finances and things I didn’t know would be important in the future.” -JA Finance Park Student

37%

Low-to-Moderate
Income Students Served

TIME WELL SPENT PROGRAMS BY THE INSTRUCTIONAL HOURS



JA BizTown®

10,623 Students Served

JA BizTown integrates 12 hours of 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.



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.

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

Finance Park[®]



6,540

Students Served

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

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.

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.

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.

THE JA STOCK MARKET CHALLENGE

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.



APPRECIATION EVENT

JA

Sponsored By **VOYA**
FINANCIAL

THE JA APPRECIATION EVENT

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 Company of the Year:
**Iowa Department of Insurance and
Financial Services**

JA School District of the Year:
Urbandale Community School District

JA Finance Park Volunteer of the Year:
**Jon Leinen
Mary Lundy**

JA Classroom Volunteer of the Year:
**Sarah Enfield
Kyndi Jensen**

JA BizTown Citizen of the Year:
David M. from Des Moines Public Schools

JA's top company, district, volunteers, and Citizen of the Year await their moment on the field to throw the first pitch, celebrating their incredible impact on students across Central Iowa.

9 SCHOOLS

3 COMPETITIONS

423 STUDENTS

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

The next JA Stock Market Challenge will take place on **February 18, 2026**, and we can't wait to see the next generation of future investors in action. Corporate support is vital to make it possible.

ESSENTIAL WORK SKILLS CREDENTIAL

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 career readiness certificate and continues to be a shining example of leadership, initiative and the lasting impact of JA programs.

JA JOB SHADOW

Junior Achievement™
of Central Iowa

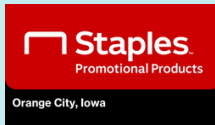
Thank You



Global Atlantic
FINANCIAL GROUP



UnityPoint Health
Des Moines



JOHN DEERE
FINANCIAL

JA Job Shadow 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.

156

STUDENTS

6

JOB SHADOWS

*JA Job Shadow
at John Deere
Financial*



*JA Job Shadow
at UnityPoint
Health*



*JA Job Shadow
at Staples*



DISTRICT PARTNERSHIPS



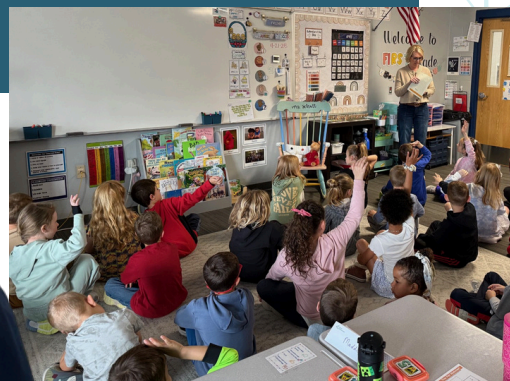
At JA of Central Iowa, we are proud to have partnered with these school districts to provide JA programs and experiences for their students. District partnerships allow for more strategic implementation that aligns with the district's goals and initiatives.

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.

10 District Partners

“The partnership with JA provides us the vehicle for ALL of our students to take part in programming offered BizTown and 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!





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 sponsor, 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.



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

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.



JOHN DEERE FINANCIAL

SUCCEED PARTNER

John Deere Financials 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.



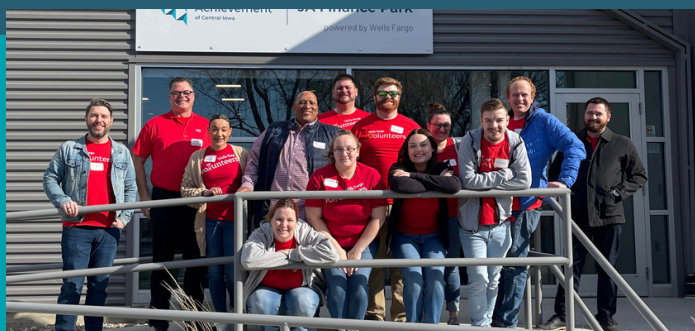
A John Deere volunteer mentors students in JA Finance Park, guiding them through real-life budgeting scenarios and helping them develop critical financial decision-making skills

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 17.



SUCCEED PARTNER

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

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.

**WELLS
FARGO**

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.



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

PREPARE PARTNERS

Andersen Corporate Foundation
Bank of America
Berkshire Hathaway Energy
BMO
Casey's General Store
Central Bank
Community State Bank
Cownie Charitable Fund
Forvis

INSPIRE PARTNERS

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

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

CORPORATE EVENTS



Golfers from Dubuque Bank & Trust 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 next 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.

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

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!



204 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.



**Junior
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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 of Central Iowa'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 be part of 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. Backed by data, 3DE has been shown to improve key student success metrics, including increased graduation rates and reduced 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 students 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.

THANK YOU



COMING 2025-2026

OUR BOARD

JA BOARD OF DIRECTORS

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Ben Roach
Brandy McDowell
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Brian Waller
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Todd McGowan

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Jeff Austin - At Large
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Jenna Hull - Director of Community Impact

Rachael Haaland - Senior Manager - Experiential Learning Centers

JA STAFF



Ann Perterson - Simulation Specialist

Debbie Hauser - Simulation Specialist

Elizabeth Riodan - 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 of Central Iowa 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

JUNIOR ACHIEVEMENT OF CENTRAL IOWA
6100 GRAND AVE | DES MOINES IA 50312

CENTRALIOWA.JA.ORG



@JACENTRALIOWA | @JUNIOR ACHIEVEMENT OF CENTRAL IOWA



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