











JUNIOR ACHIEVEMENT OF CENTRAL FLORIDA (JACF) EMPOWERS YOUNG PEOPLE TO OWN THEIR ECONOMIC SUCCESS. OUR VOLUNTEER-DELIVERED K-12 PROGRAMS FOSTER WORK-READINESS, ENTREPRENEURSHIP AND FINANCIAL LITERACY SKILLS, AND USE EXPERIENTIAL LEARNING TO INSPIRE KIDS TO DREAM BIG AND REACH THEIR POTENTIAL.



From the Desk of our President & CEO

DEAR FRIENDS,

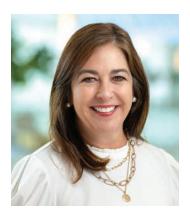
I never imagined I'd come this far. But I kept my mind open to the possibilities.

These words from Darian Banks, an Orlando-based USTA tennis coach and athlete, capture the heart of what Junior Achievement stands for. This year, Darian volunteered at Lockhart Middle School through our Career Speaker Series, where he shared his journey, inspired students, and reminded them that their future holds limitless potential. For Darian, the highlight wasn't just telling his story — it was watching students begin to see what they could become.

That's what JA is all about: creating space for dreams to take shape and building the foundation for them to take flight. This year alone, we reached over 55,000 students across Central Florida, connecting classroom lessons to real-world relevance. The result? Greater engagement, stronger confidence, and clearer visions for the future.

JA isn't just shaping students — we're igniting entire communities. When 91% of the students we serve are economically disadvantaged, and 92% of JA alumni say our programs helped them believe in themselves, it's clear: we're not just inspiring dreams — we're helping them come true.

And today, that mission has never been more urgent. Our youth are growing up in a world filled with rapid change, uncertainty, and both local and global challenges. They need more than encouragement they need real tools, real opportunities, and real role models who believe in their potential. By investing in their dreams now, we lay the groundwork for a more equitable, innovative, and resilient future. It's not just about changing lives — it's about shaping the future of our communities, our economy, and our world. With your support, we're building a generation equipped not only to succeed but to lead. Let's continue to dream bigger — together.



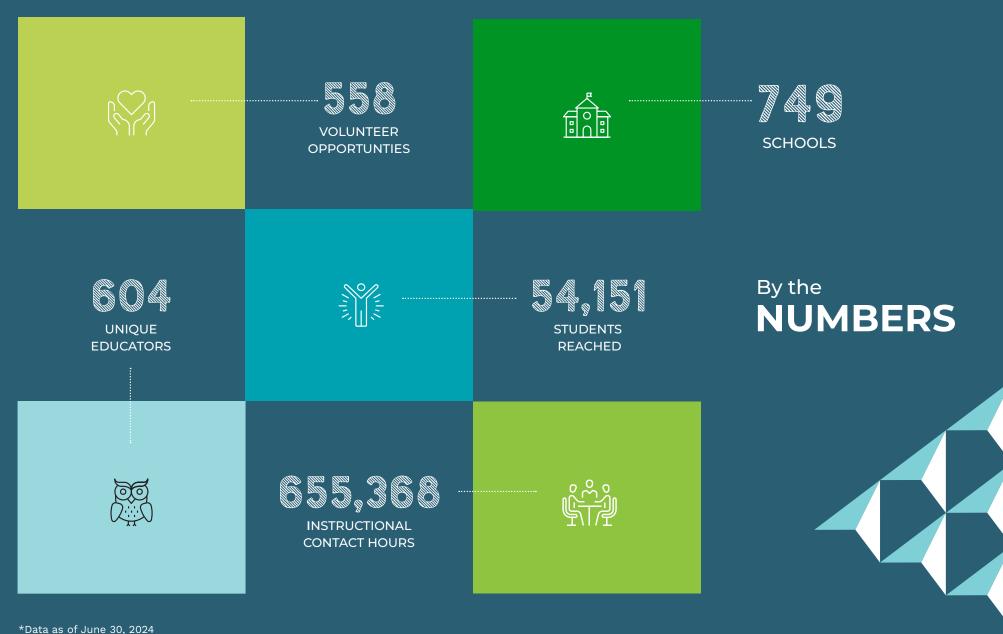
Karen Revels CFO & President

Karen Revels



AT JUNIOR ACHIEVEMENT (JA) WE BELIEVE IN "POSSIBLE." EACH DAY, WE WORK TO HELP YOUNG PEOPLE DISCOVER WHAT'S POSSIBLE IN THEIR LIVES BY HELPING THEM CONNECT WHAT THEY LEARN IN SCHOOL WITH LIFE OUTSIDE THE CLASSROOM. EXPERIENTIAL LEARNING PROGRAMS EMPOWER YOUTH WITH CRUCIAL SKILLS LIKE FINANCIAL LITERACY, CAREER READINESS, AND ENTREPRENEURSHIP. THIS IGNITES THE SPARK OF POSSIBILITY - KNOWING IT'S POSSIBLE TO INVEST IN THEIR FUTURE, TO GAIN A BETTER UNDERSTANDING OF HOW THE WORLD WORKS, AND TO PURSUE THEIR DREAMS.

JA'S CURRICULUM ALIGNS WITH NATIONAL AND STATE EDUCATIONAL STANDARDS AND IS DELIVERED TO THOUSANDS OF STUDENTS IN CENTRAL FLORIDA EACH YEAR. IT IS PROVEN TO CREATE A POSITIVE IMPACT ON THE LIVES OF YOUNG PEOPLE.



^{*}JACF's impact numbers show an unrepresentative decrease from last year due to a necessary change in how we report data.

Programs that make a difference



17,686

STUDENTS

participated in a one-of-a-kind career exploration fair

INCREASED STUDENT AWARENESS

Increased student awareness of career paths and academic relevance. **REPRESENTS**

of Junior Achievement Central Florida's (JACF) engagement



14,131 **HIGH SCHOOL STUDENTS**

mastered financial literacy concepts through hands-on simulations

(36) I learned how to budget for real-life scenarios and feel more prepared for my future.

- Student Quote





STUDENTS

gained practical financial and community infrastructure skills

OF PARTICIPANTS

felt more confident in their ability to contribute to their community

Programs that make a difference

3DE BY JUNIOR ACHIEVEMENT

3DE by Junior Achievement is an innovative four-year instructional model transforming high school education by embedding real-world case challenges from business partners into core academics. Active in select Orange and Osceola County schools, this "school within a school" approach builds problem-solving, business skills, and academic growth.



KEY HIGHLIGHTS

Students Reached: 1,151 students

Partnerships: Students tackle real-world challenges presented by national partners such as Home Depot and Arby's, as well as local partners like Advent Health, Addition Financial, and more.

High Student Success Rates:

ATTENDANCE Chronic absenteeism trends improve year-over-year POST-SECONDARY ENROLLMENT
74.2% at Oak Ridge (Class of 2023)
and
70.7% at Osceola (Class of 2023)

GRADUATION RATES
98.6% at Osceola HS / Oak Ridge HS is 100%

OUTCOMES AT A GLANCE

Academic Growth: 3DE students outpace peers in ELA proficiency by 4.3% (9th grade) and 6.3% (10th grade).

Engagement: Attendance trends surpass non-3DE students, reducing chronic absenteeism.

Post-secondary Readiness: Graduates show a 65.9% higher enrollment rate compared to pre-3DE cohorts.











Events

46TH ANNUAL HALL OF FAME

Junior Achievement's Hall of Fame showcases leaders who have made exceptional contributions to our region's economic development as a result of their commitment to business excellence. Honorees were celebrated at our most prestigious event of the year on November 16, 2023.

Laureates

Laureate induction to the Mid-Florida Business Hall of Fame is reserved for prominent business leaders who have made extraordinary and inspiring contributions to our community over the course of a distinguished career.



Dr. Debra Pace Former Superintendent, School District of Osceola County



Linda Landman-Gonzalez Orlando Magic

Spirit of Achievement Honors a local businessperson for their significant contribution

for their significant contribution to private enterprise.



Michael Brown
Travel + Leisure Co.

Entrepreneurial VanguardRecognizes a business owner's vision and courage.



John Rivers 4R Restaurant Group and 4Roots Farm





BOWL-A-THON

In FY24, the Bowl-a-Thon brought together 2,275 registered participants in a spirited display of community support and fundraising. This year's event saw outstanding contributions from key partners, with The Walt Disney Company and Disney WDI collectively raising \$156,576.82, and Schwab contributing an additional \$8,087.52. In total, the event generated an impressive \$164,664.34 in support of our mission.

To accommodate the enthusiastic turnout, we hosted the event across three bowling alleys: Boardwalk, Kissimmee, and Altamonte.

IN SUPPORT

of our mission

Financial Overview

FISCAL YEAR 2023-2024 REVENUE BREAKDOWN **CONTRIBUTIONS**

PROGRAM INCOME SPECIAL EVENTS

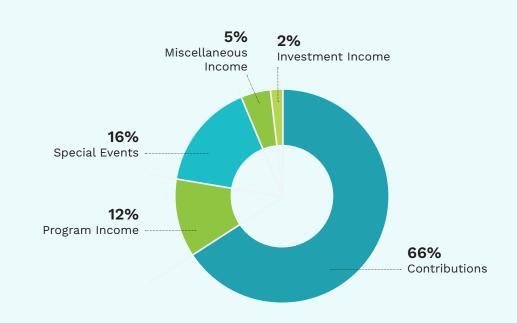
REVENUE

Total Revenue	\$2,672,119,00
Investment Income	49,162.00
Miscellaneous Income	120,744.00
Special Events	431,798.00
Program Income	313,810.00
Contributions	\$1,756,605.00

EXPENSES

Increase in NET Assets from Operations	273.966.00
Total Expenses	\$2,398,153.00
Special Events	159,597.00
Management & General	253,517.00
Fundraising	156,989.00
Program Services	\$1,828,050.00

FY24 REVENUE



Individual Donors & Family Foundations

AMBASSADOR LEVEL

\$100,000%

Dr. Phillips Charities
The Walt Disney World Company
VoluntEARS

FREE ENTERPRISE SOCIETY

\$10,000-\$99,999

A. Friends' Foundation
Harry and Liz Morehead
Harry P. Leu Foundation
Mike and Terry Davis
Audrey and Patrick J. Knipe
The Joe and Sarah Galloway Foundation
United Way Affiliates

\$5,000-\$9,999

Alice Ann Bien Memorial Foundation
Ixchell Duarte
Jennifer Williams
John Rivers
National Christian Foundation Orlando
The Chesley G. Magruder Foundation, Inc.
The Poinsette Foundation
The Tompkins Family Foundation Inc

ACHIEVEMENT LEVEL **\$2.500-\$4.999**

Fran Korosec Tim Myers Troy Sands

Tomei Thomas

\$1,961-\$2,499

Diane C. DiFebbo
Erik Weiner
Heather Henderson
Mandy Weitknecht
Michael J. Hirsch
Shanda Lee
The Lee Foundation
Tom McAleavey
Waymon Armstrong
William R. Lowman

Corporate Partners

AMBASSADOR INVESTMENT

\$100,000*

Spotlight Energy

BLUE CHIP INVESTMENT

\$50,000 - \$74,999

AdventHealth

CORPORATE INVESTMENT

35,000 - \$49,999

CHEP / Massey Services, Inc.

DIRECTOR INVESTMENT **\$25,000 - \$34,999**

Addition Financial

Bank of America Charitable Foundation

Fairwinds Credit Union

First Horizon Bank

JPMorgan Chase Foundation

KPMG, LLP

Orlando Health

Skanska U.S.A. Building Inc.

Truist Foundation

The UPS Store

FOUNDATION INVESTMENT \$15.000 - \$24.999

Publix Super Markets Charities, Inc. Travel + Leisure

Verizon

S7.500 - \$14.999

4 Rivers Smokehouse

Align Business Advisory Services

CNA Financial Corporation

CNL Charitable Foundation, Inc.

Duke Energy Foundation

Farmers Insurance

KUA

PCL Construction Services, Inc.

Staples

State Farm

Taco Bell Foundation

The Whiting-Turner Contracting Co.

United Community

Universal Orlando Foundation

Valencia College West Campus

ACADEMIC INVESTMENT **\$5.000-\$7.499**

Maddox Electric Company, Inc.

IMEC

PwC

City National Bank

FY

Florida Blue

GrayRobinson, P.A.

Orlando Magic

PNC Financial Services Group, Inc.

Regions Financial Corporation

Sunrise Bank

Svnovus Bank

Thrifty Rents, Inc.

Walt Disney World Company



\$1,000 - \$4,999

ADP

ALESKOVSKY Architecture + Interiors

Arc Technologies

Avant Healthcare Professionals

Bank of America Corporation

BankUnited

BNY Mellon

BRIDG

CareerSource Central Florida

Central Florida Foundation, Inc.

Charles Schwab & Company, Inc.

CNL Financial Group, Inc.

EXP US Services, Inc.

Holland & Knight, LLP

Intellisea

JPMorgan Chase Bank

Lowndes, P.A.

Merritt Business Solutions

MLC Theming

National Center for Simulation

Nautique Boat Company, Inc.

Universal Parks & Resorts

Orcutt HHCP, LLC

Pineloch Management Corporation

Resource Consulting Group

Rotary Club Of Orlando Foundation

Schenkel Shultz

Seacoast Bank

ShuffieldLowman

Shutts & Bowen, LLP

WELBRO Building Corporation

WESH 2

THANK YOU TO OUR GENEROUS DONORS

Your unwavering support fuels
our mission to inspire and prepare young
people for success. Because of your
generosity, thousands of students are
gaining the skills, confidence,
and vision to build brighter futures.

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I hope students took away that anyone can start and grow their businesses, to be prepared for success to take longer than a microwave meal, to understand how to use their unique talents and interests to make a living for themselves and the value of curiosity and persistence.

 JALC Member Demetrie Luke of Inlighten Tutors served as a Career Speaker at Harmony High School

VOTING MEMBERS

Jay Althouse

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Anchor and Reporter **WESH 2**

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Ixchell Duarte

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CNL Financial Group

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COO and Co-owner Spotlight Energy

Seun Falade

President and Founder Resolve Development and Advisory Group

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Managing Director **Lakehouse Operations, KPMG**

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Vice President & Executive Director Government Affairs, Community Relations and Foundation FAIRWINDS Credit Union

Lena Graham-Morris

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Orlando Business Journal

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