



WHY JA?

To Spark Student Success

2019–2021 Impact Report



Junior
Achievement®

100 YEARS. 100% READY.™

Our Impact during COVID-19

Despite school closures and summer break, Junior Achievement of Western Massachusetts remained committed to reaching students wherever they were learning. Our program team found plenty of ways to make sure students had access to programs centered around essential work and life skills needed for their futures. Thanks to many wonderful partnerships and a lot of hard work, we are proud to say that we reached more than 8,000 students since the beginning of school closures amidst COVID-19!

Our mission has never been more critical, and we are thankful to the many people who support it. We are especially thankful to the partnering organizations who advocated for us and allowed our reach to stretch that much further. Through online programs, webinars, virtual events and volunteer-recorded lessons to supplement our

teacher-led programs, we were able to reach some of the students who need our programs the most during the pandemic.

Our partners include:

- MassMutual
- Santander
- JA High School Heroes from West Springfield High School, Chicopee High School and Roger L. Putnam Vocational Technical Academy
- Leadership Pioneer Valley
- Market Mentors
- Elms College
- Bay Path University
- Future Financiers

All of them, along with the many dedicated parents and teachers who support our students every day, have truly made a positive impact during this time of uncertainty.



Online video-based
programs

Partnering with
youth-serving
nonprofits



Instagram Live
lessons

Childcare centers for
essential workers



Our online
resource library and
age-appropriate
lesson plans

Live lessons
via video
conference



**JA IMPACTS
OVER 8,000
STUDENTS
DURING
COVID-19**

Letter from the JAWM Board Chair

Over the last two years, the pandemic has forced Junior Achievement of Western Massachusetts to redesign and reimagine itself multiple times. Prior to the pandemic, JAWM was on track to serve more than 13,000 youth in Western Massachusetts and Vermont; however, when the world shut down in March 2020, many student events, in-school programs and fundraisers had to be cancelled.

JAWM had already provided, and continued to provide, high school teachers with online, teacher-led, full-semester credit courses such as Marketing Principles 1 and 2, Business Communication, JA Economics, and JA Entrepreneurial Mindset. Because of the relationships with our educators, we were still able to complete 359 classes, reaching 7,205 students and providing 103,365 hours of education to our youth even during the pandemic.

As the 2020–21 school year approached, the world envisioned “getting back to normal,” but the JAWM team was preparing for an unsettled learning year—envisioning many schools continuing remote learning and in-person schools prohibiting outside volunteers. October 2020 brought JAWM its first ever Virtual Career Expo with over 20 speakers and its first Virtual Stock Market Competition, where our student teams competed head-to-head with our college and corporate teams.

JAWM staff worked with our partners, like Santander Bank and MassMutual, to create a series of career exploration and personal finance webinars for middle grade and high school students. We quickly became adept at running virtual meetings and continued to offer JA programming to area students and teachers.

A grant from American Honda Finance provided a new program to JAWM students, JA All About Cars, which was graciously presented virtually by Michael Spanilo from Balise Auto. In the spring of 2021, the JA EnTEENpreneur Challenge was held virtually and Private Ties, a JA Student Company from Pathfinder Vocational, took first place.

Another innovation inspired by COVID was Virtual Volunteers, which used Zoom and Google Meets or MS Teams to join a class virtually or to record videos to supplement specific JA programs. Virtual Volunteers allowed JAWM to resume its JA High School Heroes program, where high school students present JA programs to elementary students, typically in grades K–2. Students from West Springfield High School, Chicopee High School and Putnam Vocational Technical Academy used their creativity and technical skills to create amazing videos highlighting JA Ourselves, JA Our Families and JA Our Community.

On behalf of JAWM’s board members, staff and the students who benefit from your support, we collectively extend our sincerest thank you for all you’ve helped us achieve during one of the most trying times in our history. We hope you feel proud of the positive impact your support has enabled, and are inspired to continue this beneficial partnership with us for years to come.

Sincerely,



Tracey Alves-Lear

Junior Achievement Aims to Overcome the Educational Impacts of the Pandemic

The impact of the COVID-19 pandemic goes beyond the disruptions students experienced during the 2020–21 school year and possibly into the current one. The “new normal” America’s youth experienced in education—including the uneven quality of and access to remote, hybrid and virtual learning, combined with the lack of regular social interaction with peers, teachers and mentors—may have long-term impacts on countless students’ educational achievement and overall well-being.

According to a January 2021 study by the U.S. Department of Education titled *The Disparate Impact of COVID-19 on America’s Students*, “Emerging evidence shows that the pandemic has negatively affected academic growth, widening pre-existing disparities.” Further, “Nearly all students have experienced some challenges to their mental health and well-being during the pandemic, and many have lost access to school-based services and supports.

As students return to in-person learning, the effects of the pandemic continue to weigh heavily on our minds. As parents, educators and community members, we’re all asking the same question: “What long-term impact will the pandemic have on our students’ education and overall well-being?”

Junior Achievement USA (JA) went straight to the source to better understand students’ perspectives. In conjunction with the research firm ENGINE Insights, JA conducted a survey of 1,003 teens, ages 13 to 17, to hear how they were feeling about the impact of the pandemic and how they could be supported moving forward.

Key Survey Takeaways

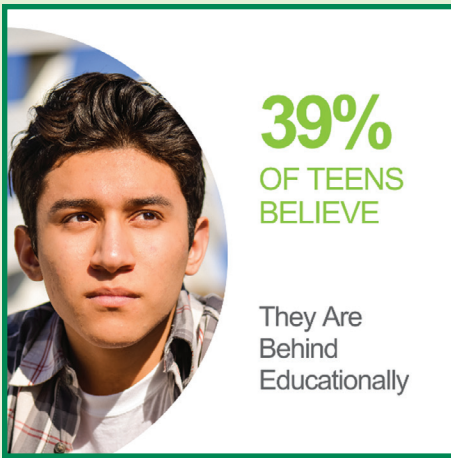
39% of teens believe they are behind educationally because of the pandemic; of those, more than a third feel they are behind permanently. Much of this could be attributed to the quality of educational delivery models schools, teachers and students struggled with due to restrictions associated with COVID-19. Most teens (56%) rated the quality of education during the pandemic as “fair/poor,” while the rest (44%) rated it as “excellent/very good/good.”

While many students are looking forward to in-person classes, 34% are concerned about attending school this year. Teen interest in participating in online-only classes in the future was split down the middle, with nearly half interested (46%) and almost half not (48%).

91% say they need additional support during the 2021–22 school year, including interacting in person with teachers and students, the ability to attend school in person and more individual attention from teachers to help with learning.

34% said they need emotional support from the adults in their lives, including teachers, parents and counselors, to help their mental well-being. This also includes mentors and role models to whom teens may not have had access during the pandemic.





Our Impact

While Junior Achievement's goal is to promote competencies around work and career readiness, financial literacy and entrepreneurship amongst students, our delivery model— which combines caring volunteers with proven programs—has been shown to promote self-belief and a sense of purpose in students.

These outcomes go beyond the individual aspects of knowledge, attitude and skills to foster a holistic “I Can” mindset, helping young people gain confidence in their ability to feel they have more control of their lives. Promoting this mindset is especially important as young people search for emotional support and positive reinforcement in what are hopefully the waning days of the COVID-19 pandemic.

Our unique programs supplement students' academics with critical life skills that bolster their chances for success. Students who participate in Junior Achievement programs demonstrate a significant understanding of economics and business concepts. In fact, 85% of JA alumni say the JA program played an important role in fostering the belief that they could achieve their goals, and 83% say it also played an important role in boosting their confidence in new situations. Three-quarters say it played an important role in their career path.

The COVID-19 pandemic has changed our daily lives in ways we could not have imagined. Suddenly, our financial literacy, entrepreneurship and workforce readiness programs could no longer take place in person, thus requiring a shift to virtual implementation. Despite this unprecedented disruption, we have been deeply impressed by the resilience of the young people we serve and by our staff and school partners' efforts to maintain that crucial link between our volunteers and students.



Who We Served



Elementary
School **24%**

Middle
School **13%**

High
School **62%**

2019–21 Schools & Organizations Served

Berkshire County, MA

Pittsfield

Taconic High School

Franklin County, MA

Sunderland

Sunderland Elementary School

Hampden County, MA

Agawam

Robinson Park School

Chicopee

Chicopee Comprehensive High School

Chicopee High School

Edward Bellamy Middle School

Westover Job Corps Center

East Longmeadow

East Longmeadow High School

Meadow Brook Elementary School

Holyoke

Holyoke High School

Ludlow

Chapin Street Elementary School

Ludlow High School

Monson

Monson High School

Palmer

Palmer High School

Pathfinder Regional Vocational Technical
High School

Southwick

Southwick-Tolland-Granville Regional School

Springfield

Balliet Middle School

Edward P. Boland School

Frank H. Freedman School

Girl Scouts of Central & Western MA

Glenwood School

Homer Street School

John F. Kennedy Middle School

John J. Duggan Academy

M. Marcus Kiley Middle School

Phoenix Academy Public Charter High School

Pioneer Valley Performing Arts Charter School

Pope Francis High School

Roger L. Putnam Vocational Technical Academy

Samuel Bowles School

South End Community Center

Springfield Central High School

Springfield Renaissance School

Springfield Rise Preparatory Academy

STEM Middle Academy

Sumner Avenue School

West Springfield

Lower Pioneer Valley

Educational Collaborative

Saint Thomas the Apostle School

West Springfield High School

Westfield

Westfield High School

Wilbraham

Minnechaug Regional High School

Wilbraham & Monson Academy

Hampshire County, MA

Easthampton

Easthampton High School

Northampton

Northampton High School

Worcester County, MA

Fiskdale

Tantasqua Regional High School

Warren

Quaboag Regional Middle/High School

Franklin County, VT

Swanton

Missisquoi Valley Union Middle/High School

Orange County, VT

Wells River

Blue Mountain Union School

The 2020–21 JA Year Added Up to Success!

532 Classes
Taught

48 Participating
Schools/Community
Organizations

20 School Districts
Served

A Look at JAWM

2020–21 Fiscal Year

Projected Budget

Income **\$452,500**

Expenses **\$398,799**

Surplus/Deficit **+\$53,701**

Actual Budget

Income **\$323,509**

Expenses **\$345,281**

Surplus/Deficit **-\$21,772**

2021 Highlights

- JAWM was able to reduce its deficit from 2019–20 of over \$216,000 due to COVID to a deficit of \$21,772 through cost savings including staff reductions, material reductions and virtual programming.
- JAWM received a \$7,300 grant from the United Parcel Service (UPS) Foundation, which drives global corporate citizenship and philanthropic programs for UPS. The grant supports reaching K–12 students through various JAWM programs focused on entrepreneurship, financial literacy and work readiness.
- JAWM received a \$10,000 grant from Santander Bank NA to provide financial literacy programming in schools with over 51% LMI (Low to Moderate Income Families).



Thank You to Our 2020–21 Volunteers

Aerospace Component Manufacturers, Inc.

Al Samuel

Aetna

Megan Alaimo

Alcon Labs

Marc Atkin

American Honda Finance Corp.

Antonio Basile
Lynnnann Bechard
Stacy Bernier
Katie Berrada
Arthur Berube
Deborah Diaz
Brianna Flynn
Nicholas Fosberg
Donald Francy
Devon Johnson
Joseph R. White

American Red Cross of Massachusetts

Ana Parrelli

Bay Path University

Gillian Amaral-Palmer
Kiley Bissell
Amanda Castro-Caballero
Brian Collins
Jamey Mercer
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Aleeta G. Rampertab
Heaven L. Rodriguez
Alla Rogozhina
Laurie Rosner
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Careers CLiC

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Fitness First

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Framingham State University

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Frank Newhall Look Memorial Park

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Greater Springfield Credit Union

Kristen Ayers

Hampden County Sheriff's Office

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Hampden District Attorney's Office

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Johnson Controls, Inc.

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Junior Achievement of Western Massachusetts

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Lisa Cohen
Karl Duguerr
John McCormick
Dat Nguyen
Gianna Signorelli
Kyle Toelken
Marisol Vazquez

Savage Arms

John Odium
David Placentini

Springfield College

Deleney Magoffin

Springfield Thunderbirds

Nathan Costa

St. Germain Investment Management

Michael Matty

Sumner Avenue School

Vicki Bednarz
Anthony Buoniconti
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Lyndsay Pisano
Allison Plumley
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Katie Strong

Taylor Made Communications

Mike Taylor

TD Bank

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Jeffrey Sexton
Zachary Tetreault

UMass Center at Springfield

Wesley Days

USA Mortgage Network, Inc.

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Frankie Rodriguez
Katie Rose

Valley Photo Center

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Westfield Starfires

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George Reneris
Bernard Ruck
William Simonet
Sandy Talbot

Because If You Believe in Their Dreams, So Will They

It's hard to place a value on a dream, but helping young people learn how to achieve theirs is worth the investment. Your support of Junior Achievement allows them to think bigger and reach further. Show your support by visiting jawm.org/donate.

First Person: Jessika Lazala

My name is Jessika Lazala and I'm currently a graduate student at Bay Path University and a full-time teacher. My involvement with JAWM has taken me further than I ever could've imagined, and it all started my sophomore year of high school. I joined JA as a MassMutual Academic Achiever. At first, I was a volunteer for kindergarten and first-grade JA day programs, but I fell in love with the mission of the company as I learned more about it. I was a part of JAWM's Pioneer Company Program and participated in various events like the Stock Market Competition and Young Women's Leadership Conference.



When I was part of the JA Company Program, later named JAYE, I learned the ins and outs of running a business, including marketing and sales. Our team started with about 13 high school students selling hockey tickets and trickled down to just two, myself and another student. After our hockey ticket project, our team marketed DigiCleaners (adhesive microfiber cloths that clean screens). Jennifer Connolly, JAWM President, motivated and provided us with the necessary tools to make an effective business plan. In 2014, JAYE competed in the JA National Business Plan Competition in Washington, DC. Although we didn't win, it was a great experience that I'll always remember!

Besides providing me the opportunity to participate in its many programs, JAWM and its affiliates have helped me with interviews and finding internships and employment. When I changed my major in college, JAWM's president set up job shadowing days for me!

Junior Achievement has helped me realize my full potential and become a young professional in a fast-paced world. I didn't find that kind of support within the public school system, which is why it's essential to have financial literacy curricula in schools. I implore you to check out their programs and see what is ideal for your students!

2020–21 Contributors and Supporters

The Horace Moses Leadership Society
Gifts \$20,000 and Greater

The Beveridge Family Foundation
Irene E. & George A. Davis Foundation
MassMutual
Horace A. Moses Trust/The Boston Foundation

The Chairman Level
Gifts from \$10,000–\$19,999

City of Chicopee
KeyBank National Association
PeoplesBank
Santander Bank
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The Director Level
Gifts from \$5,000–\$9,999

American Honda Financial
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People's United Community Foundation
UPS Foundation

The President Level
Gifts from \$2,500–\$4,999

Monson Savings Bank

The Partner Level
Gifts from \$1,000–\$2,499

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The Entrepreneur Level
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Amanda Garcia
Charities Aid Foundation of America
Disability Management Services, Inc.
Network for Good
Packaging Corporation of America
Erik Skar
United Way of the Berkshires

*Individuals and family foundations donating at the \$10,000 level or more are eligible for the National JA Free Enterprise Society, which recognizes individuals who demonstrate outstanding support in helping Junior Achievement accomplish its mission of ensuring that every child in America has a fundamental understanding of the free enterprise system.

We are deeply grateful for all the support we receive from the communities we serve. Without our volunteers, donors and supporters, we would not be able to provide the meaningful programming that we do.

Great care has been taken in reviewing the names in this report. If we have omitted or incorrectly listed your name, please accept our apologies and bring the error to our attention so that we may update our records.

At least 4 out of every 5 students that were taught, now have a sense of purpose/direction and a belief in their ability to create their own future.



Congratulations to Our Virtual JA EnTEENpreneur Challenge Winners

The EnTEENpreneur Challenge is a regional teen pitch contest in which teams create a comprehensive business plan and product idea for a small business and pitch it to a team of judges, similar to the reality show Shark Tank.

We held our annual EnTEENpreneur Challenge on May 7, naming three sophomores from the business technology program at Pathfinder Regional Technical High School the winners of the virtual competition.



Sean Moon of Ware, Cody Ostiguy of West Brookfield and Max Sanderson of Ludlow, received top honors for Private Pockets, a teen business that sells ties with hidden pockets in the back for customers to store business cards, cash and credit cards.

The concept for the ties was the original brainchild of Moon, but Ostiguy and Sanderson helped bring the idea to fruition. The team would like to expand their company at some point to include socks with pockets in them.

Judges for the event were provided by its sponsors and included: Wesley Days, UMass Amherst Center at Springfield; Amanda Garcia, Elms College; and Mychal Connolly, Stand Out Truck. The winning team received a \$5,000 scholarship to Elms College, a \$500 cash prize and their photos featured on a Stand Out Truck® Roaming Billboard Truck.

2020–21 JAWM Board Members

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100 YEARS. **100% READY.™**

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