

PREPARING YOUNG PEOPLE  
WITH THE  
**SKILLSET**  
AND **MINDSET**  
TO BUILD  
THRIVING COMMUNITIES



*Building*  
PERSONAL FINANCE KNOWLEDGE

*Exploring*  
CAREER PATHS

*Cultivating*  
ENTREPRENEURSHIP SKILLS

# The Future Starts Now. *Will you join us?*

A look at our three-year plan to increase student impact



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We believe that students are inspired to dream big when their classroom learning integrates with real-world experiences. As we look toward **the next three years of organizational innovation**, we're inviting you to deepen your investment in our mission as we ensure students are engaged and prepared for a future full of opportunities.

## STRATEGIC IMPACT PROGRAMMING

At our core, we're focused on exposing students to concepts and tools related to personal finance, career readiness, and entrepreneurship, but we're also about **making learning an unforgettable adventure**.

Our future is focused on providing students with programming that delivers relevant and highly memorable learning experiences executed through strategic partnerships.

## EQUITABLY SERVING STUDENTS

We remain committed to equitably serving students across our region of Minnesota, North Dakota, and western Wisconsin. By partnering with school districts, we can bring learning to life for schools and students who need it the most. This includes a focus on systemically excluded schools as well as school districts outside the Metro area. With a high school personal finance requirement on its way in Minnesota, we are poised to be a resource for teachers who need additional support to meet the new standards.

## INNOVATIVE LEARNING MODELS

As education and the workforce continue to evolve, so does Junior Achievement North. Students are ready to discover how classroom learning can set them up for future success, and our engaging models are part of the solution.

## 3DE BY JUNIOR ACHIEVEMENT

Launching in Fall 2024 in two Saint Paul Public Schools, 3DE by Junior Achievement breaks free from the traditional classroom structure to bring real-world connectivity into the academic experience. As a learning model, 3DE positions students to be fully prepared for a dynamic future. Across the country, 3DE has proven to increase student engagement, strengthen comprehension, build critical thinking, and accelerate academic performance.



*Three Year Plan*

JA NORTH ORGANIZATIONAL INNOVATION

## MEASURABLE OUTCOMES BY 2027

60% OF STUDENTS SERVED

in the Twin Cities area from

**SYSTEMICALLY EXCLUDED SCHOOLS**



50% OF STUDENTS SERVED

from

**RURAL COMMUNITIES**

5

**HIGH SCHOOLS**  
partnering in



**3DE**  
BY JUNIOR ACHIEVEMENT

50,000

**STUDENTS ANNUALLY**

engaged in

**JA BizTown & JA Finance Park**



\$9M

**IN REVENUE ANNUALLY**

+60

**NEW FUNDING & VOLUNTEER PARTNERS**



25 **FORMAL PARTNERSHIPS**

with

**SCHOOL DISTRICTS**

## EXPERIENTIAL LEARNING LABS

Our James R. and Patricia Hemak Experiential Learning Center continues to be a hub for deeply engaged learning opportunities through JA BizTown and JA Finance Park where students can explore careers, demonstrate leadership skills, learn personal finance knowledge, cultivate an entrepreneurial spirit, and gain life-long skills for the workforce.



## REAL-WORLD INTEGRATION

Experiential programs like JA Company Program and JA Job Shadow are taking students out of the classroom as they explore how to build a business or be successful in dynamic jobs across our region. With a workforce shortage on the horizon, it is imperative that students build relevant skills and prepare to be the future leaders our region needs.

## CULTIVATING STRONG PARTNERSHIPS

The power of partnerships is what makes JA North unique. We work across sectors to enhance the educational experiences of students. Together, we can make a collective commitment to invest in students across our region. As we continue to grow our programming, we will have an increased need for volunteers, donors, and community partners to ensure we're collectively supporting our area's young people.

*Join us in this exciting work!*



*Sara Dziuk*

**Sara Dziuk**  
President & CEO,  
Junior Achievement North



*Rob Goggins*

**Rob Goggins**  
President, Great Clips Inc.  
Board Chair,  
Junior Achievement North

# The Power of Partnership and Collaboration



This year was full of inspiring stories around partnership and collaboration, which is foundational to our mission at Junior Achievement North. We're stronger when we work together and it's evident in the highlights below. You'll learn more about how we are **expanding access to programming** as well as hear about a **new collaborative event**. Plus, you'll discover how partnerships help **build up our young entrepreneurs**.

## BRINGING LEARNING TO LIFE

Our programming helps bring classroom learning to life, and JA North students are the most powerful advocates when it comes to understanding the importance of experiential learning. We were inspired to see our students rise to the occasion and feel empowered to be engaged community leaders at the Minnesota State Capitol!



Junior Achievement North President and CEO, Sara Dziuk, along with JA North staff member, Dr. Karen Ruth-Jarmon, and two students testified in front of the House Education Finance Committee. We were so proud of our team, especially our amazing students. Thank you to State Representative Hodan Hassan and Senator Steve Cwodzinski, the authors of our bill, that helped JA North secure state funding to expand access to programming so that more Minnesota students can build critical personal finance skills, explore in-demand careers, and feel prepared to succeed in today's dynamic world.

## IGNITING PASSIONS, IDEAS AND CONNECTIONS

In partnership with **Brown Venture Group** and **Noma Capital**, we launched **Ignite**, a brand new event in our building! Our shared passion for cultivating entrepreneurs, elevating diverse voices, and celebrating the Twin Cities ecosystem was the foundation of the evening.

What a night it was! Guests gathered to celebrate entrepreneurs and innovators working to transform the Twin Cities. It was an evening spent networking with peers, learning about new ideas, and hearing from local leaders, Dr. Chris Brooks of Brown Venture Group and Misky Abshir of Noma Capital, about collaboration.



# Fulfilling our commitment to students in partnership with the community

## THE FUTURE OF ENTREPRENEURSHIP

Developing a pipeline of innovative, collaborative, and community-minded entrepreneurs is at the core of our entrepreneurship programming. By building partnerships with organizations and individuals, we're investing in a community of support for our young entrepreneurs.

This work was in action at our **JA PitchFest** event. 21 student companies participating in JA Company Program spent time with JA North staff and volunteers to refine their pitches. Then, in this real-world learning experience, guests heard from each student company before having the opportunity to financially support the launch of their favorites.



## Say hello TO CANVAWRAP

After a year of hard work and dedication, students gathered to present their businesses to a panel of judges and guests at **JA North Company of the Year**. We were blown away by JA North students' creativity, tenacity, and commitment. The business that rose to the top was CANVAWRAP from Mounds View High School in Arden Hills, MN.

The CANVAWRAP team embodies JA North's belief that when high school students are encouraged to explore their entrepreneurial spirit, they have a unique ability to solve problems in their communities.

CANVAWRAP makes beautiful, eco-friendly wrapping kits and gifts from upcycled materials. The CANVAWRAP team is grounded in protecting the planet by providing an environmentally friendly option that minimizes waste.

Through JA Company Program, students put theory into practice by creating, marketing, and operating their own company, from concept to creation. Students learn to collaborate with team members, make crucial business decisions, communicate with multiple stakeholders, and develop entrepreneurial knowledge and skills.

While competing in JA North's Company of the Year Student Competition, CANVAWRAP qualified for the prestigious **National Student Leadership Summit** in Washington D.C., organized by Junior Achievement USA; earning one of only 15 spots up for grabs in the US. Closer to home, CANVAWRAP was the **runner up in the Youth Division of the University of Minnesota's 2023 MN Cup**, an annual competition in which emerging entrepreneurs from across the state compete for startup money.

# There is so much to celebrate!

Celebrating our mission through impactful events and learning experiences



## WHAT A NIGHT!

The 2023 Junior Achievement North Hall of Fame event presented by Delta Air Lines and Great Clips was a beautiful evening. We were inspired by our class of Laureates, moved by our generous donors, grateful for our partners, and proud of our students.

Our Laureates, Tomme Beevas, Dr. Joe Gothard, and Marcia Page are leaders who embody integrity, value impact and equity, and represent diverse voices and industries. We excitedly introduced a Student Laureate Award, which was presented to Deling Chen. She is an emerging JA North student leader who is already an accomplished entrepreneur.



*Watch a recap of the inspiring event!*

## JA HALL OF FAME LAUREATES

# EMBODY

integrity + empathy  
creativity + vision

# VALUE

innovation + impact  
equity + relationships

# REPRESENT

visionary new voices + established leaders  
diverse backgrounds + various sectors



The Laureates engaged in our mission by immersing themselves into our programming and mentoring Junior Achievement North students as they participated in various learning experiences.

It was powerful to see each Laureate connecting with students and empowering the next generation of leaders.



## SKOL! THE MINNESOTA VIKINGS AT JA BIZTOWN

We're still smiling after hosting some very special visitors! We were thrilled to have Minnesota Vikings players at JA BizTown. Thank you to Theo Jackson, Harrison Phillips, Brian Asamoah, Andrew Booth Jr., and Kenny Willekes for your support.

The players jumped in with students who showed them around and demonstrated all they had learned. Later, a student-led press conference had the players sharing wisdom and inspiring students to dream big.



*Read what the Vikings had to say*

## THE FUTURE IS BRIGHT

As education continues to evolve, so does Junior Achievement. 3DE by Junior Achievement re-engineers high school education to be more relevant and experiential. By authentically connecting to the complexities of the real world, today's students are more fully prepared for the demands of tomorrow's economy.

We continue to prepare for 3DE to launch in two St. Paul High Schools in fall of 2024 by securing funding, engaging case partners, and collaborating with educators to ensure its success.

We were thrilled to preview this innovative learning model with our Board and close partners at an Executive Preview.



*Preview 3DE  
by Junior Achievement*

## 3DE IN ACTION

3DE creates a high school experience that reflects the dynamic pace and interconnectedness of life beyond the classroom. A key element is Case Methodology, which increases student engagement, strengthens comprehension, builds critical thinking, and accelerates academic performance.

### 3DE STUDENT OUTCOMES

**+22%**

Lower Rates  
of Chronic

**ABSENTEEISM**

**+26%**

Increase in  
**GRADUATION  
RATES**

**+56%**

Higher Rates of  
Immediate

**COLLEGE  
ENROLLMENT**

**+96%**

More Students  
Demonstrating  
**ACADEMIC  
OUTPERFORMANCE**

Source: 3DE by Junior Achievement Bi-Annual National Updates, June 2023

# Districts in Focus

A look into our student impact across our region

Junior Achievement North's footprint reaches across five district offices and many satellite locations throughout Minnesota, North Dakota, and western Wisconsin. Our headquarters, The James R. and Patricia Hemak Experiential Learning Center, is in St. Paul, MN. Each office works directly with local schools and community partners to deliver impactful programming that is accessible for all students.

## Our Guiding Principles for Programming Delivery



**Building Financial Stability for Young People**



**Connecting Students to Real-Life Skills & Careers**



**Igniting Youth Entrepreneurship**



**Cultivating Engaged Community Leaders**

JA North collaborates with schools, delivering experiential learning to over 105,000 K-12 students across our region. We are focused on building diverse partnerships to meet the needs of our students. We achieve this through the dedication of our community volunteers along with the generous support of businesses, foundations, and partner organizations.

Each year our District locations host a variety of engaging fundraising and programming events to support students in their communities. A collective highlight has been **JA BizTown!**

The energy was off the charts when we boxed up the magic of JA BizTown and popped it into Northern Cass School in Hunter, **North Dakota** and launched **JA BizTown Pop-Up!** This new model makes our popular JA BizTown simulation more accessible for students across our entire region by bringing the experience right to the classroom when a trip to our learning labs isn't possible.

During the Pop-Up day, classroom learning is brought to life as students are engaging in career

exploration, solving a business challenge, and exploring a marketplace simulation. Volunteers support students by sharing tips on how to problem-solve and make decisions.

*Regional Impact*

JA NORTH DISTRICT OPERATIONS



**Students in the New Ulm area concluded their JA classroom experience with a field trip to JA BizTown in St. Paul.**



## FARGO-MOORHEAD AREA

**Area Reach:** 11,583 students

**Area Impact:** Bismarck, Casselton, Dickinson, Fargo, Grand Forks, Minot, Moorhead, West Fargo

## GREATER MANKATO AREA

**Area Reach:** 8,573 students

**Area Impact:** Cleveland, Eagle Lake, Good Thunder, Janesville, Waldorf, Pemberton (JWP), Lake Crystal, Le Center, (Tri-City United), Mankato, Mapleton, Montgomery, North Mankato, St. Clair, St. Peter

## NEW ULM AREA

**Area Reach:** 2,565 students

**Area Impact:** Courtland, Lafayette New Ulm, Nicollet, Sleepy Eye

## OWATONNA

**Area Reach:** 5,746 students

**Area Impact:** Blooming Prairie, Faribault, Medford, Owatonna, New Richland, Waseca

## ST. CLOUD AREA

**Area Reach:** 8,763 students

**Area Impact:** Albany, Avon, Clear Lake, Clearwater, Cold Spring, Collegeville, Luxemburg, Pleasant Lake, Rice, St. Augusta, St. Cloud, St. Joseph, St. Stephen, Sartell, Sauk Rapids, Waite Park

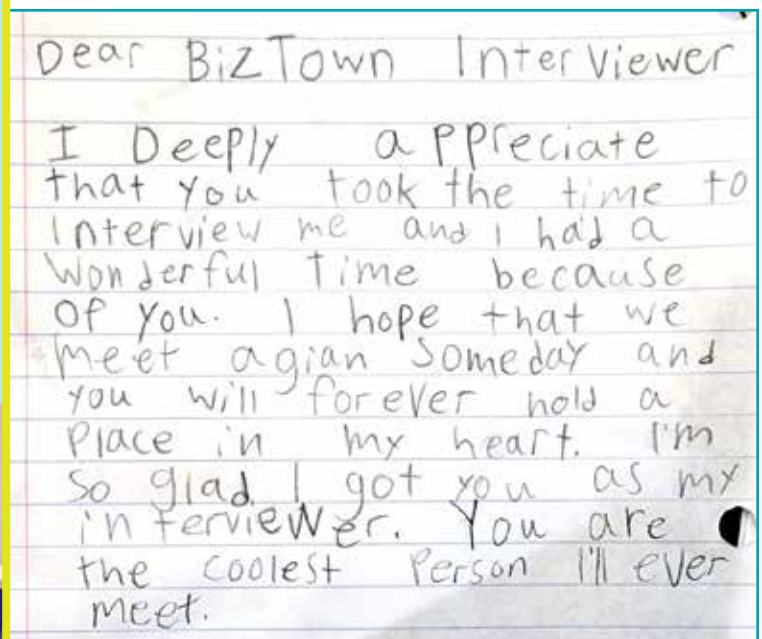
In the **Owatonna area**, JA BizTown is a 6th grade milestone. All 6th graders from Owatonna Public School and St. Mary's school participate in classroom programming and an on-site simulation.

The buzz of JA BizTown is not coming from students' experiences alone; teachers have something to say too!

***"This [JA BizTown] is a field trip kids will remember for the rest of their lives."***

- Leslee, Teacher, Lincoln Elementary-Owatonna

To further prepare students for career readiness and their on-site or pop-up experience, our district areas implement mock interview events. Volunteers interview students applying for their top three JA BizTown jobs. Students are encouraged to dress up, create a resume, and fill out a job application. Complete with a handshake or fist bump to bookmark the experience, it's the real deal! Read what an incredible impact this experience and volunteer meant for a **Greater Mankato area** student.



Just as volunteers are leaving a lasting impression on students, this experience is also rewarding for volunteers like Jeff from the **St. Cloud area**.

***"I had such a fantastic experience in this incredible learning environment. It is wonderful to see that this program exists to help our students self discover, be innovative, and learn to become leaders. Their futures are bright."***

***"My favorite part of the day was working and checking my savings account."***

-Sleepy Eye student

# Financials

## Statement of Activities July 1, 2022 - June 30, 2023

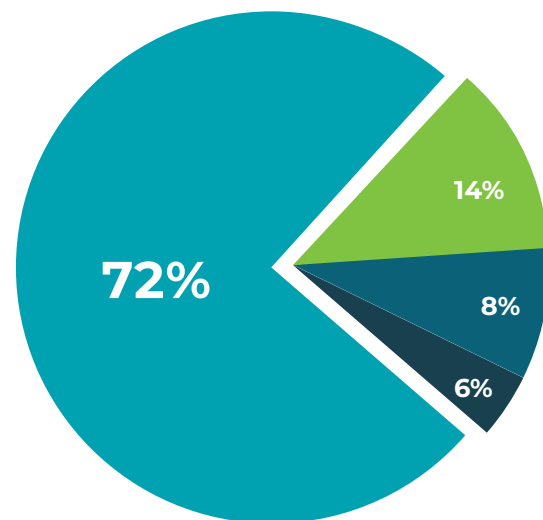
	Junior Achievement North		Junior Achievement North
	Operating <sup>1</sup>	Buildings <sup>2</sup>	Foundation
<b>REVENUE</b>			
Philanthropy	\$6,980	—	\$2,238
Events	370	—	—
Program Fees & Other	692	—	100
<b>Total Revenue</b>	<b>\$8,042</b>	<b>—</b>	<b>\$2,338</b>
<b>EXPENSES</b>			
Program	\$5,802	\$738	—
Volunteer Recruitment	330	35	—
Contribution Solicitation	730	71	63
Management and General	440	30	2
<b>Total Expenses</b>	<b>\$7,302</b>	<b>\$874</b>	<b>\$665</b>
<b>Surplus (Deficit)</b>	<b>\$740</b>	<b>(\$874)</b>	<b>\$2,273</b>

## Statements of Position as of June 30, 2023

	Junior Achievement North		Junior Achievement North
	Operating <sup>1</sup>	Buildings <sup>2</sup>	Foundation
<b>ASSETS</b>			
Cash	\$1,161	\$30	\$840
Investments	9,553	—	2,578
Pledge Receivables	2,473	—	25
Prepaid & Other Assets	93	—	—
Notes Receivable - NTMC <sup>3</sup>	—	—	11,303
Interfunds	2,044	(1,905)	(139)
Property & Equipment, net	—	13,902	—
<b>Total Assets</b>	<b>\$15,324</b>	<b>\$12,027</b>	<b>\$14,607</b>
<b>LIABILITIES</b>			
Notes Payable - NTMC <sup>3</sup>	—	\$15,448	—
Notes Payable - Other	17	—	—
Other liabilities	355	—	—
<b>Subtotal</b>	<b>\$372</b>	<b>\$15,448</b>	<b>—</b>
<b>NET ASSETS</b>			
Without Donor Restrictions	\$4,921	(\$3,421)	\$13,746
With Donor Restrictions	10,031	—	861
<b>Subtotal</b>	<b>\$14,952</b>	<b>(\$3,421)</b>	<b>\$14,607</b>
<b>Total Liabilities and Net Assets</b>	<b>\$15,324</b>	<b>\$12,027</b>	<b>\$14,607</b>



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### FUNCTIONALIZED OPERATING EXPENSES

<b>Program</b>	<b>72%</b>
In-School Delivery Model	49%
Learning Facility	23%
<b>Development</b>	<b>14%</b>
<b>Management &amp; General</b>	<b>8%</b>
<b>Volunteer Recruitment</b>	<b>6%</b>

<sup>1</sup> Portrays the day-to-day operational activities for JA North.

<sup>2</sup> Portrays the James R. and Patricia Hemak Experiential Learning Center owned by JA North and the related activities

<sup>3</sup> In June 2018, JA North was the recipient of a New Market Tax Credits (NMTC) financing arrangement. NMTC provided \$16,000,000 for the ongoing renovation of the building purchased in July 2017.

These arrangements provide federal tax incentives to the investing banks. In exchange, JA North anticipates forgiveness of a portion of the outstanding Notes Payable - NMTC at the end of a seven-year period. The net impact of this transaction is expected to be \$3.2M that pays for a portion of the cost of the building and its renovations.

*"I think providing education on how to handle money is so incredibly important yet so rarely taught. We have an opportunity to have a real impact on a student's knowledge. Students are so excited to have a Junior Achievement volunteer in the classroom you really can't have a bad day after volunteering. I'm thankful for this opportunity each year."*

– Affinity Plus Federal Credit Union Volunteer

# Junior Achievement North Leadership

## GOVERNING BOARD OF DIRECTORS\*

**CHAIR:** Rob Goggins, Great Clips, Inc. President  
**VICE-CHAIR:** Rotolu Adebiji, Thrivent Financial, Chief Legal Officer  
**SECRETARY:** Patrick Pazderka, Fox Rothschild LLP, Partner  
**TREASURER:** Phil Krump, Dacotah Banks, Inc., Market Executive

## BOARD OF DIRECTORS\*

**Kasey Beeler**, Ecolab, Vice President Marketing – Institutional Channels  
**Amy Brachio**, EY, Partner Global Business Consulting  
**Dr. Chris Brooks**, Brown Venture Group, Founder and Managing Director  
**Jarrett Campbell**, Bank of America, Small Business Manager  
**Heidi Christopherson**, Securian Financial Group, Second Vice President, Institutional Market Technology  
**Rose Wan-Mui Chu, PhD**, Plum Blossom Strategy LLC, Founder/President  
**Jeff Davidman**, Delta Air Lines, VP-Government Affairs  
**Shelisa Demuth**, LAUREL, Founder  
**Kevin DiLorenzo**, Rise and Shine and Partners, President  
**Michael Duffy**, retired, DST Market Services, LLC, Partner (Emeritus)  
**Eyo Ekpo**, Entrepreneur and Angel Investor  
**Andrew Frend**, Benefitfocus, President  
**Jenny Guldseth**, Allianz Life Insurance Company of North America, Chief Human Resource Officer  
**Ronald P. Hafner**, Wipfli LLP, Partner (Emeritus)  
**Tom Holman**, Morning Foundation, Founder and Director  
**Janet Johanson**, BevSource, CEO  
**Paul Johnson**, Xcel Energy, Vice President, Treasurer & IR  
**Shane Johnson**, Bremer Bank, Director of Mortgage, Community Banking and Consumer Banking Operations  
**Andrea Kroska**, Deluxe, VP, Employee Engagement and Talent  
**Jan Kruchoski**, Every Meal, Community Engagement Coordinator  
**Saida Lesov**, KPMG LLP, Partner, Tax  
**Cassie Lundy**, BMO Harris Bank, Director of Commercial Banking  
**Michelle Maryns**, We Sparkle, Founder and CEO  
**Phil Miller**, Carlson School of Management, Assistant Dean  
**Anne Mootz**, retired EY Partner  
**Sarah Mumm**, Aon, Senior Managing Director Minneapolis  
**Michael Muratore**, Piper Sandler, Director  
**Christine Noel**, ECMC, Director of Government Affairs  
**Bill O'Keefe**, Howden Tiger, Head of Growth & Strategic Advisory  
**Brian Peterson**, AmeriLife, President, Accumulation & Retirement Income  
**Kethan Pradhan**, General Mills, VP Finance, Snacks Division  
**Leela Rao**, US Bank, Senior Vice President/Director of Strategic Initiatives  
**Joe Ravens**, Wells Fargo Bank, Senior VP/Regional Banking Director Western MN, North and South Dakota  
**Kathy Robideau**, Minneapolis St. Paul Business Journal, Market President and Publisher  
**Michael Roos**, retired, KPMG, LLP, Partner, Tax (Emeritus)  
**Jesse Ross**, Professional Speaker/Executive Coach/Consultant  
**Chris Samson**, Best Buy, VP Treasurer  
**Amanda Seabaugh**, AT & T, Market Vice President, General Manager Northern Plains  
**Nora Sievers**, UnitedHealth Group, VP, Global Talent, Learning and Development  
**Steven D. Steen**, TruStone Financial, Chief Retail Officer  
**Heather Teskey**, Andersen Windows, Vice President Marketing  
**Beth Thiebault**, Deloitte, Principal  
**Antonio Toft**, UnitedHealth Group, VP of Global Diversity, Equity and Inclusion  
**Jackie Turner**, St. Paul Public Schools, Chief Operations Officer  
**Alexis Walsko**, Lola Red, CEO & Visionary  
**Nathan Weaver**, H.B. Fuller, Vice President of Human Resources and Communications  
**Kreg Weigand**, Cargill, Vice President, Corporate Audit  
**Tom Williams**, Accenture, Managing Director  
**Jamie Woell**, RSM US LLP, Minneapolis Office Managing Partner  
**Xiao Zhang**, Liberty Diversified International, Vice President, Liberty Plastics

## FOUNDATION BOARD OF DIRECTORS\*

**CHAIR**  
Mike Roos

**SECRETARY/TREASURER**  
Ron Hafner

Rotolu Adebiji  
Gina Blayney  
Mike Duffy  
Jim Hemak  
Jan Kruchoski  
Anne Mootz  
Brian Peterson

## SENIOR LEADERSHIP

**President & CEO**  
Sara Dziuk

**Chief Financial Officer**  
Jolene Hart

**VP Innovation**  
Kumar Balasubrahmanyam

**VP PARTNERSHIPS**  
Maryse Birr

**VP Programs**  
Jen Kmecik

**VP Development**  
Sarah Trenda Martin



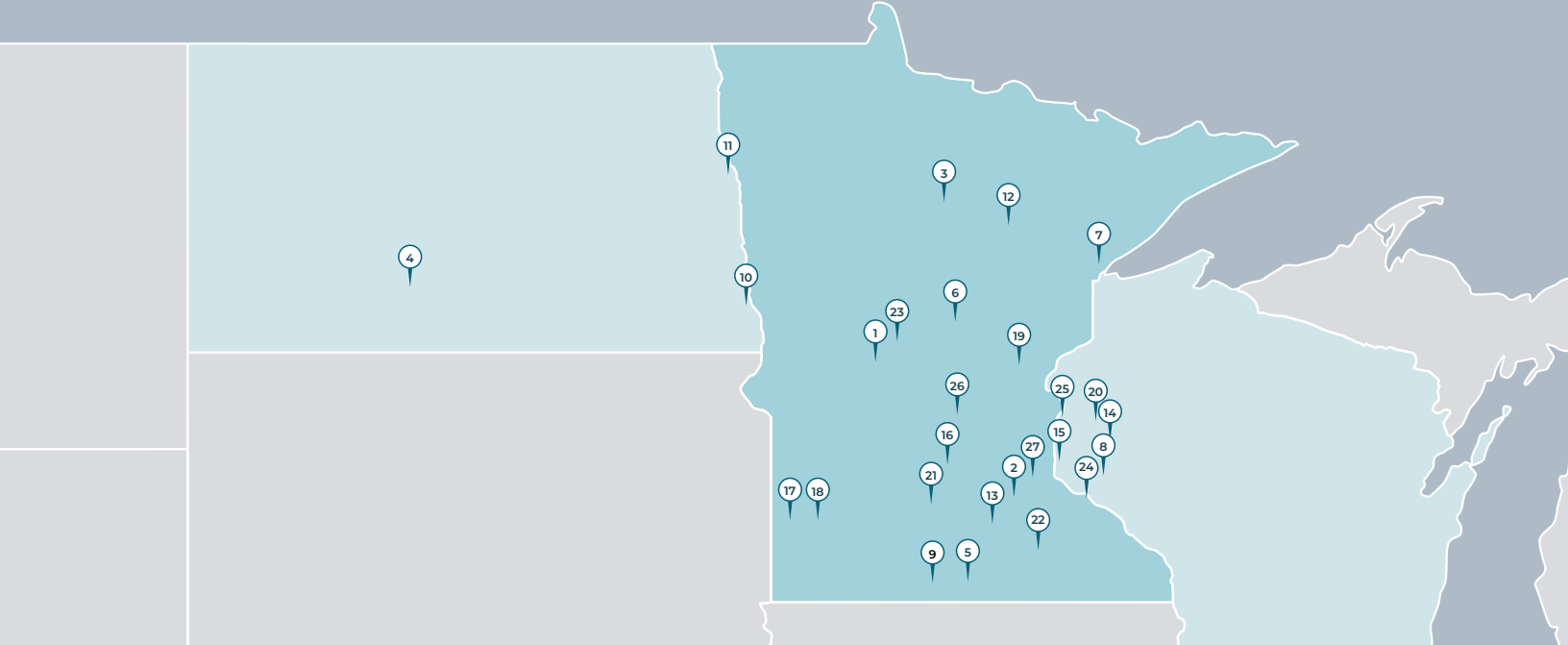
## EXEMPLARY LEADERSHIP

Janet Johanson, 2022-23 Chair of the Junior Achievement North Board of Directors, was awarded the Gold Leadership Award in Washington, D.C. Sara Dziuk, President and CEO, JA North, and Jack Kosakowski, President and CEO, JA USA, were there to celebrate with Janet as she received this prestigious recognition.

The Gold Leadership Award was presented to eleven honorees from across the country who have led the way in supporting and expanding JA's student impact, resources, operational excellence, and sustainability. This award is the highest honor a JA volunteer can receive.

Janet exemplifies the values of Junior Achievement and carries her experience as a JA student into her career as an entrepreneur, Founder and CEO of BevSource. We are deeply grateful for the perspective Janet brings to our work and for the many ways she goes above and beyond for our organization, for entrepreneurs, and for our students.

\*JA North Board of Directors and JA North Foundation Board of Directors are current as of February 2024.



- |                   |                         |                 |                           |
|-------------------|-------------------------|-----------------|---------------------------|
| 1 ALEXANDRIA      | 8 ELLSWORTH             | 15 HUDSON       | 22 OWATONNA AREA          |
| 2 BELLE PLAINE    | 9 FAIRMONT              | 16 HUTCHINSON   | 23 PARKERS PRAIRIE        |
| 3 BEMIDJI         | 10 FARGO-MOORHEAD AREA  | 17 LINCOLN CO.  | 24 RED WING               |
| 4 BISMARCK/MANDAN | 11 GRAND FORKS          | 18 LYON CO.     | 25 SOMERSET               |
| 5 BLUE EARTH      | 12 GRAND RAPIDS AREA    | 19 MORA         | 26 ST. CLOUD AREA         |
| 6 BRAINERD        | 13 GREATER MANKATO AREA | 20 NEW RICHMOND | 27 TWIN CITIES METRO AREA |
| 7 DULUTH          | 14 HAMMOND              | 21 NEW ULM AREA |                           |

## Geographic Reach 2022-2023

### District Operations

#### Fargo-Moorhead Area

Contact hours	43,282
Students	11,583
Economically disadvantaged**	2,595
Schools	44
Volunteers	151

#### Greater Mankato Area

Contact hours	59,764
Students	8,573
Economically disadvantaged**	2,358
Schools	34
Volunteers	253

#### New Ulm Area

Contact hours	22,817
Students	2,565
Economically disadvantaged**	610
Schools	13
Volunteers	126

#### Owatonna Area

Contact hours	31,806
Students	5,746
Economically disadvantaged**	2,155
Schools	18
Volunteers	200

#### St. Cloud Area

Contact hours	48,506
Students	8,763
Economically disadvantaged**	3,987
Schools	34
Volunteers	235

#### Twin Cities Metro Area\*

Contact hours	391,335
Students	47,127
Economically disadvantaged**	18,568
Schools	244
Volunteers	4,424

### Satellite Operations

#### Total Satellite Numbers

Contact hours	125,972
Students	18,868
Economically disadvantaged**	4,962
Schools	118
Volunteers	861

#### Junior Achievement North

<b>Impact</b>	
Contact hours	724,482
Students	105,633
Economically disadvantaged**	35,235
Schools	506
Volunteers	6,250

\* Includes 11-county metro area & students from across our region traveling to our experiential learning center in St. Paul.

\*\* % of students that qualify for free and reduced lunch



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