

Together, We're Making an Impact!

Invest in the empowerment of the youth of our region to succeed in the global economy.

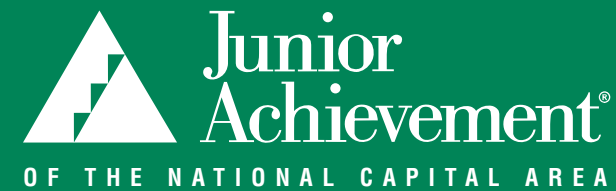
Involve your company in the rewarding experience of volunteering in classrooms to prepare young people with the financial skills necessary to lead productive lives.

Inspire the future leaders of Greater Washington to achieve their highest potential.

www.myJA.org
202-296-1200

ANNUAL REPORT 2008

TOGETHER, WE'RE MAKING AN IMPACT



VISION AND PURPOSE

To inspire and prepare young people

to succeed in a global economy.

JUNIOR ACHIEVEMENT

uses hands-on experiences to

help young people understand

the economics of life. In partnership

with business and educators,

Junior Achievement brings

the real world to children, opening

their minds to their potential.



Dear Community Members:

In every headline, in every classroom, on every street corner—from Wall Street to Main Street to K Street—financial responsibility has catapulted to the front of our minds. We are reminded daily that financial literacy, especially in our newly-volatile economy, is more important than ever before and more critical to the success of our region's youth. That's why Junior Achievement works: by working **Together, We're Making An Impact** by inspiring and preparing young people to succeed in a global economy.

2007 was a year of high accomplishment:

- Junior Achievement programs reached a record 39,000 students across our region with the help of 1,600 committed volunteers.
- Junior Achievement and Fairfax County Public Schools entered into a unique partnership for the establishment of a permanent Finance Park facility to open in 2009. Finance Park is an innovative experiential learning center designed to teach financial skills to 8th grade students.
- Junior Achievement's Essay Competition for high school students (generously underwritten by David Rubenstein) with a theme of *"Greater Washington—Why it's the Best Region to Build and Grow a Business"* received close to 500 entries.
- Junior Achievement's Washington Business Hall of Fame and the Annual Bowl-a-Thon received continued strong support from the regional business community.
- Junior Achievement was invited to join 25 corporations/organizations as a member of the newly-established President's Council on Financial Literacy.

The future is bright for the next generation. With the continued support of our stakeholders—educators, volunteers, parents, contributors and students—Junior Achievement of the National Capital Area is uniquely positioned to help propel forward thousands of students in the Greater Washington Region with the financial acumen necessary to succeed in a global economy. Thank you for your vital role as full partners in this effort, because **Together, We're Making An Impact!**



Edward J. Grenier III
President and CEO
Junior Achievement of the
National Capital Area



Charles Elliott (C.E.) Andrews
Chair, Board of Directors
Junior Achievement of the
National Capital Area
President
Sallie Mae

YOUTH ENTREPRENEUR OF THE YEAR

In June, Junior Achievement and Ernst & Young, LLP proudly presented Jim Liu and Eric Knudson with the 2008 Youth Entrepreneur of the Year Award during the Ernst & Young Entrepreneur of the Year® Greater Washington Awards Gala at the Ritz Carlton in Tysons Corner.

Each year, the award honors area high school students who embody the entrepreneurial spirit promoted by Junior Achievement and who demonstrate the ability to successfully launch and manage a business.

Jim and Eric were freshmen at Richard Montgomery High School in Rockville, MD, in 2004, when they founded a tennis lesson company, Serve It Up Tennis (www.serveitup.org). Since then, they have hired 16 coaches, provided tennis lessons to more than 700 clients, and been featured in local print media and television broadcasts. Jim and Eric are now in their first year of college at Yale University and Stanford University, respectively.

Junior Achievement and Ernst & Young congratulate these young entrepreneurs for their success.



2008 Youth Entrepreneur of the Year winners Jim Liu and Eric Knudson with Ernst & Young Partner and JA Board Member Kevin Virostek (left) and JA President Ed Grenier (right).

SUPERINTENDENTS' PERSPECTIVE



Dr. Jack D. Dale*
Superintendent
Fairfax County Public Schools

Dr. John E. Deasy
Chief Executive Officer
Prince George's County Public Schools

Dr. Timothy J. McNiff*
Superintendent of Schools
Diocese of Arlington

Ms. Rebecca Perry*
Superintendent
Alexandria City Public Schools

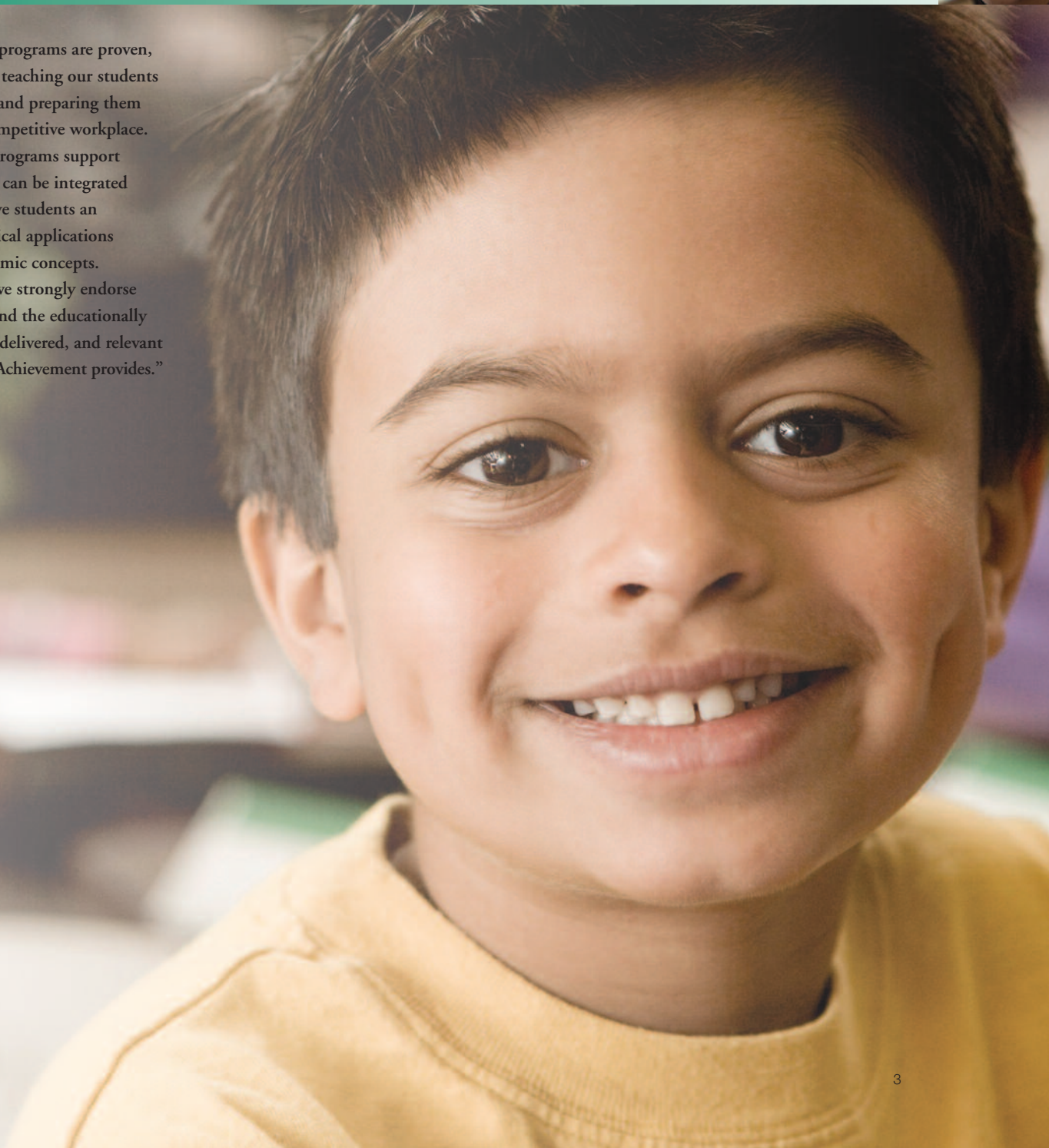
Ms. Michelle Rhee
Chancellor
District of Columbia Public Schools

Dr. Robert G. Smith*
Superintendent
Arlington County Public Schools

Dr. Jerry Weast*
Superintendent
Montgomery County Public Schools

Dr. Patricia Weitzel-O'Neill*
Superintendent of Catholic Schools
Archdiocese of Washington, DC

"Junior Achievement programs are proven, valuable resources for teaching our students entrepreneurial skills and preparing them for an increasingly competitive workplace. Junior Achievement programs support standards of learning, can be integrated into curricula, and give students an opportunity for practical applications of business and economic concepts. As Superintendents, we strongly endorse Junior Achievement and the educationally sound, professionally delivered, and relevant programs that Junior Achievement provides."



* Serves on Junior Achievement Board of Directors

PROGRAMS

Junior Achievement uses hands-on experiences to help young people understand the economics of life. In partnership with business and educators, Junior Achievement brings the real world to students, opening their minds to their potential. Throughout JA's sequential and integrated kindergarten through grade 12 programs, students are taught financial literacy, workforce readiness and entrepreneurship skills. JA is the successful bridge between education and business. Junior Achievement of the National Capital Area served 38,092 children in the 2007–2008 academic year through in-classroom and after-school programs.

ELEMENTARY SCHOOL

The Elementary School Programs include six sequential themes for kindergarten through fifth-grade. Students learn the basic concepts of business, economics, and financial literacy, while seeing the relevance of education to the workplace. The sequential activities build on studies from each preceding grade and prepare students for secondary school and lifelong learning. The six program themes also teach students that people assume roles as individuals, consumers, and workers in an expanding



cultural environment that extends from the self and family to global relations. Junior Achievement of the National Capital Area reached 16,948 elementary school students during the 2007–2008 academic year.

Ourselves® (Kindergarten) uses compelling stories read aloud by the volunteer along with hands-on activities to demonstrate helping, working, earning, and saving.

Our Families® (First Grade) emphasizes the roles people play in the local economy and engages students with activities about needs and wants, jobs, tools and skills, and interdependence.

Our Community® (Second Grade) explores the interdependent roles of workers in a community, the work they perform, and how communities work.

Our City® (Third Grade) studies careers, the skills people need to work in those careers, and how businesses contribute to a city.

Our Region® (Fourth Grade) introduces the relationship between the natural, human, and capital

resources found in different regions and explores regional businesses that produce goods and services for consumers.

Our Nation® (Fifth Grade) provides practical information about businesses' need for individuals who can meet the demands of the job market, including high-growth, high-demand jobs.

MIDDLE SCHOOL

Junior Achievement has several highly effective programs for middle grade and junior high school students that reinforce the value of education and teach students about the future economic benefits of staying in school. Students are introduced to many economic concepts and useful facts about the working world. The Middle School Programs build on concepts the students learned in Junior Achievement's Elementary School Programs and help teens make difficult decisions about how to best prepare for their educational and professional future. The programs supplement standard social studies curricula and help to develop communication skills that are essential

to success in the business world. Junior Achievement of the National Capital Area served 5,904 middle school students during the 2007–2008 academic year.

JA America Works™ provides students with examples of how business and entrepreneurship affected the economic development of the United States during the 19th century.

JA Economics for Success™ explores personal finance, students' education, and career options based on their skills, interests, and values.

JA Global Marketplace™ provides practical information about the global economy and its effects on students' lives.

JA Finance Park™ helps students build a foundation for making intelligent, lifelong, personal financial decisions through hands-on, realistic site-based experiences. The program includes in-school, teacher-led activities culminating in a visit to JA Finance Park and a post-visit assessment.

HIGH SCHOOL

As high school students begin to position themselves for their future, there are many unanswered questions about what lies ahead. Junior Achievement's High School Programs help students make informed, intelligent decisions about their future and fosters skills that will be highly useful in the business world. With a range of different programs, Junior Achievement teaches about concepts from microeconomics and macroeconomics to free enterprise. The volunteers bring real-life business experience and guidance into the classroom at a time that represents an essential crossroads for young people. Junior Achievement of the National Capital Area served 13,879 high school students during the 2007–2008 academic year.

JA Banks in Action™ teaches high school students the principles of the banking industry, and introduces



them to the challenges of successfully operating a bank in a competitive environment.

JA Business Ethics™ fosters students' ethical decision-making as they prepare to enter the workforce and take part in the global marketplace.

JA Careers with a Purpose™ introduces students to the importance of seeking careers that help them realize their life potential and noble purpose.

JA Company Program™ provides basic economic education for high school students. By organizing and operating an actual business enterprise, students not only learn how businesses function, but also learn about the structure of the U.S. free enterprise system and the benefits it provides.

JA Economics™ examines the fundamental concepts of micro-, macro-, and international economics.

JA Exploring Economics™ fosters lifelong skills and knowledge about how an economy works, including micro-, macro-, personal, and international economics.

Junior Achievement Presents: The NEFE High School Financial Planning Program™ introduces students to the importance of making wise financial decisions.

JA Success Skills™ has students participate in challenging exercises to help them develop personal strategies to achieve lifelong learning pursuits and career opportunities.

JA Titan™ introduces critical economics and management decisions through an interactive simulation.

JA Job Shadow™ takes students into the workplace to learn about careers.

Apply Within™ is a tool for teachers and counselors to use as they assist students considering career opportunities in their own community.

AFTER-SCHOOL

Junior Achievement offers regular classroom programs in an after-school setting as well as two programs designed specifically for after-school, JA More than Money and JA It's My Business! These programs meet the after-school programming needs of a diverse group of youth by providing engaging, academically enriching, and experiential learning sessions in economic education. JA More than Money encompasses economics and business curriculum for students in grades three through five, while JA It's My Business! covers material appropriate for grades six through eight. Junior Achievement of the National Capital Area reached 1,361 after-school students during the 2007–2008 academic year.

JA More than Money™ teaches students about earning, spending, sharing, and saving money, and businesses they can start or jobs they can perform to earn money.

JA It's My Business!™ encourages students to use critical thinking to learn entrepreneurial skills that support positive attitudes as they explore and enhance their career aspirations.



FINANCE PARK

Junior Achievement is committed to providing students with in-depth, financial literacy education. With the support of local businesses, and in concert with Fairfax County Public Schools, Junior Achievement is constructing a state-of-the-art 20,000 square foot experiential learning facility—*Junior Achievement Finance Park*. Designed to deliver a high-tech, high-touch educational experience *Junior Achievement Finance Park* will provide students with the ability to build financial skills for life.

BUILDING A FOUNDATION FOR SUCCESS

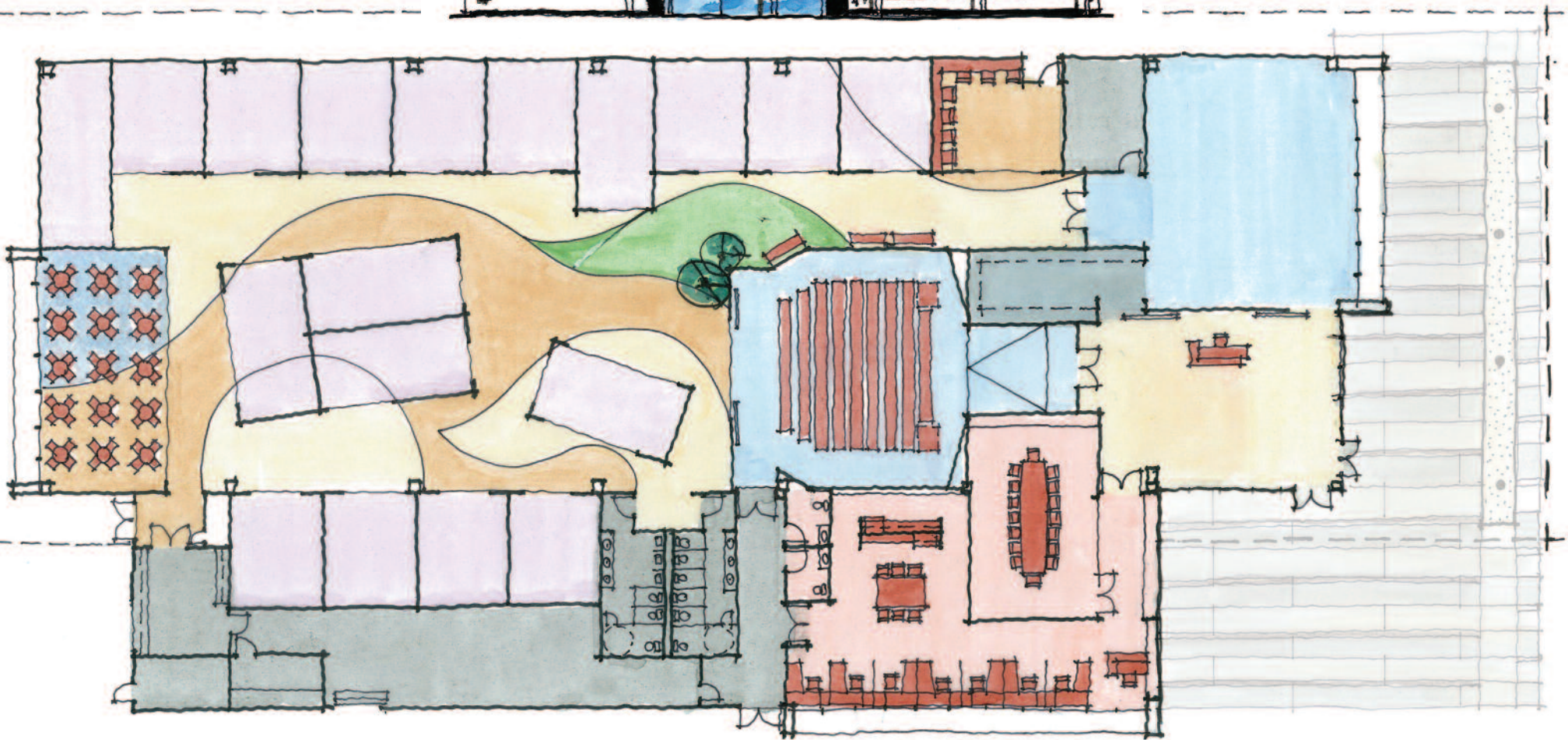
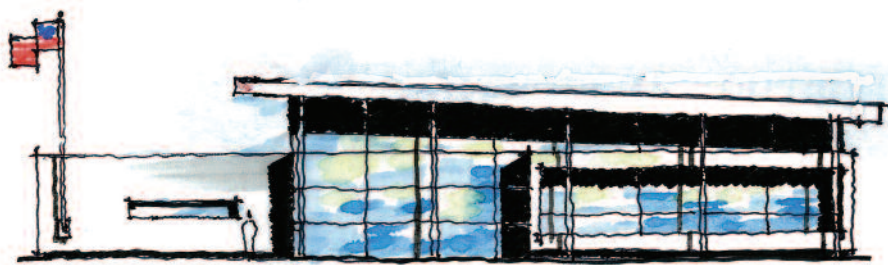
Junior Achievement Finance Park, a hands-on program, provides a practical budgeting simulation for middle school students. Six weeks of intensive classroom curriculum culminates with a day at *Junior Achievement Finance Park* where students “put into action” what they have learned in the classroom. The program immerses them in a reality-based decision making process in order to understand the basic steps of maintaining a realistic personal budget.



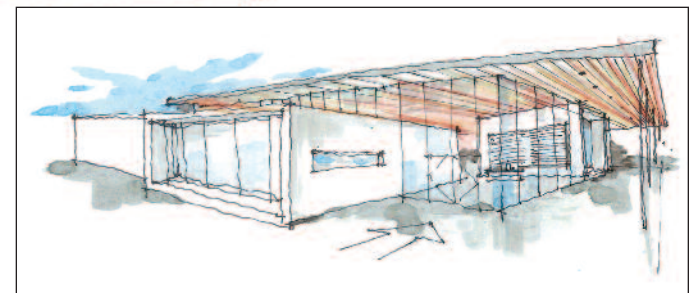
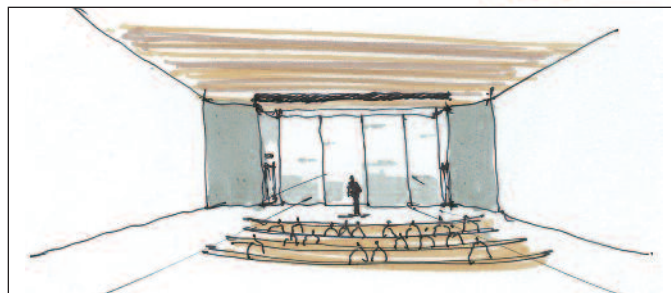
PARTNERING FOR A STRONG FUTURE

True learning comes from doing and—when given the right tools—students surprise us with abilities we never expected. By providing them with a dynamic learning environment, *Junior Achievement Finance Park* helps students build financial skills for life. The construction of the *Junior Achievement Finance Park* facility in Fairfax, Virginia, represents an unprecedented opportunity to bring a dynamic financial learning experience to the Greater Washington Region. More details can be found by visiting www.myJA.org.





The conceptual renderings shown on this page, provided by building design firm Gensler, offer a glimpse into the state-of-the-art facilities planned for *Junior Achievement Finance Park*.



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 Benning Elementary School
 Brightwood Elementary School
 Ferebee-Hope Elementary School
 Key Elementary School
 M.C. Terrell Elementary School
 Malcolm X Elementary School
 Maury Elementary School
 Noyes Elementary School
 P.R. Harris Educational Center
 Park View Elementary School
 Randle Highlands Elementary School
 Raymond Elementary School
 Savoy Elementary School
 Shepherd Elementary School
 Simon Elementary School
 Thomson Elementary School
 Turner Elementary School
 Walker-Jones Elementary School
 William E. Doar Jr. Public Charter School
 Winston Education Center

Middle

DC Preparatory Academy
 Friendship Edison Public Charter School—Blow Pierce Junior Academy
 Hyde Leadership Public Charter School
 Kelly Miller Middle School
 Ronald H. Brown Middle School

High

Ballou Senior High School
 Banneker Senior High School
 Cardozo Senior High School
 Dunbar Senior High School
 Friendship Edison Public Charter School—Collegiate Academy
 Gonzaga College High School
 McKinley Technical Senior High School
 Roosevelt Senior High School
 Spingarn Senior High School
 Thurgood Marshall Academy
 Wilson Senior High School

MARYLAND

MONTGOMERY COUNTY

Elementary

Ashburton Elementary School
 Beall Elementary School

Belmont Elementary School
 Brooke Grove Elementary School
 Burtonsville Elementary School
 Carderock Springs Elementary School
 Chevy Chase Elementary School
 Clearspring Elementary School
 Farmland Elementary School
 Flower Hill Elementary School
 Forest Knolls Elementary School
 Garrett Park Elementary School
 Glen Haven Elementary School
 Greenwood Elementary School
 Highland View Elementary School
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 Kensington Parkwood Elementary School
 Laytonsville Elementary School
 Luxmanor Elementary School
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 Saint Elizabeth Catholic School
 Saint Raphael School
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 Sligo Creek Elementary School
 South Lake Elementary School
 The Landon School
 Twinbrook Elementary School
 Wyngate Elementary School

Middle

Colonel E. Brook Lee Middle School
 Gaithersburg Middle School
 John Poole Middle School
 Redland Middle School
 Rosa Parks Middle School
 Shady Grove Middle School
 Silver Spring International Middle School
 Sligo Middle School
 Tilden Middle School

High

Albert Einstein Senior High School
 Bethesda Chevy Chase High School
 Clarksburg High School
 Col. Zadok Magruder High School
 Damascus High School
 Gaithersburg High School
 James Hubert Blake High School
 John F. Kennedy High School

Montgomery Blair High School
 Northwood High School
 Quince Orchard High School
 Richard Montgomery High School
 Seneca Valley High School
 Springbrook High School
 Watkins Mill High School
 Wheaton High School

PRINCE GEORGE'S COUNTY

Elementary

Beacon Heights Elementary School
 Heather Hills Elementary School
 Springhill Lake Elementary School

High

Bladensburg High School
 DuVal High School
 Eleanor Roosevelt High School
 Fairmont Heights High School
 Florence Bertell Academy
 Forestville Military Academy
 Frederick Douglass High School
 Gwynn Park High School
 Oxon Hill High School
 Parkdale High School
 Suitland High School

SAINT MARY'S COUNTY

King's Christian Academy

VIRGINIA

ALEXANDRIA CITY

Elementary

Cora Kelly Magnet Elementary School
 Douglas MacArthur Elementary School
 Polk Elementary School
 Saint Mary School

Middle

Whitman Middle School

High

T.C. Williams High School

ARLINGTON COUNTY

Elementary

Arlington Traditional School
 Campbell Elementary School
 Carlin Springs Elementary School
 Hoffman-Boston Elementary School
 Key Elementary School
 Oakridge Elementary School

Middle

Gunston Middle School
 Swansboro Middle School
 Swanson Middle School

High

Bishop Denis J. O'Connell High School
 Wakefield Senior High School
 Washington-Lee Senior High School
 Yorktown High School

FAIRFAX COUNTY

Elementary

Bailey's Elementary School
 Centerville Elementary School
 Colin Powell Elementary School
 Colvin Run Elementary School
 Cunningham Park Elementary School
 Dogwood Elementary School
 Eagle View Elementary School
 Floris Elementary School
 Forest Edge Elementary School
 Freedom Hill Elementary School
 Graham Road Elementary School
 Haycock Elementary School
 Hollin Meadows Elementary School
 Hybla Valley Elementary School
 Lake Anne Elementary School
 Lane Elementary School
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 McNair Elementary School
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Middle

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 Liberty Middle School
 Luther Jackson Middle School
 Oakwood School
 Poe Middle School
 Rocky Run Middle School
 Sandburg Middle School

School of the Nativity
 Twain Middle School

High

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 Chantilly High School
 Edison High School
 Fairfax High School
 Herndon High School
 Lee High School
 Marshall High School
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 West Potomac High School
 Westfield High School

LOUDOUN COUNTY

Elementary

Cedar Lane Elementary School
 Cool Spring Elementary School
 Horizon Elementary School
 Lowes Island Elementary School
 Our Lady of Hope School

Middle

The Virginia Academy

High

Briar Woods High School
 Dominion High School
 Heritage High School
 Loudoun County High School
 Park View High School
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PRINCE WILLIAM COUNTY

Elementary

Bristow Run Elementary School
 George C. Round Elementary School
 Jennie Dean Elementary School
 Pennington School
 Saint Francis of Assisi School

Middle

Pennington School

High

Forest Park High School

SPOTSYLVANIA COUNTY

Holy Cross Academy

STAFFORD COUNTY

Park Ridge Elementary School

WARREN COUNTY

Warren County High School



DISTRICT OF COLUMBIA

Elementary School

City Gate
 Friendship Edison Public Charter
 School—Collegiate Academy
 Malcolm X Elementary School
 Ross Professional Services
 Shepherd Elementary School
 Thomson Elementary School
 Winston Education Center

Middle School

Boys & Girls Club of Greater Washington
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VIRGINIA

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Whitman Middle School

FAIRFAX COUNTY

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Colvin Run Elementary School
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Middle School

Kilmer Middle School
 Liberty Middle School
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LOUDOUN COUNTY

Elementary School

Cool Spring Elementary School

Middle School

The Virginia Academy



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John Hummel	Matt Krasovich	Terri McClements	Jeff Norris	Daniel Shontz	David B. Shontz	Truland Systems Corporation	M. Aziza Young
John Hunt	Susanne Krasovich	Carol McCoy	Kathryn Oberly	Joseph R. Shreiner	Joseph R. Shreiner	Karen Turner-Bishop	Joyce Yu
Christopher L. Hunter	Brian Kuehn	Deborah McCue	Daniel R. O'Connell	Elizabeth Simister	Elizabeth Simister	Emmanuel ("MJ") Twum	Yamin Zhao
William Hurd	Russell Kushner	Sterling McCullough	Cindi O'Connor	Tricia Simms	Tricia Simms	Tamika Tyson	James Zinn
Jeffrey B. Huskey	Mary LaFaver	Jonathan McDonald	R. Edwin Offerdinger	Kevin Slaughter	Kevin Slaughter	Tara Tyson	Richard Zitelman
CS Hurvitz	Steven Lainoff	K. L. McDonald	Elliot O'Flynn	Christine Sloan	Christine Sloan	Andrew Udell	Donna Zuniga-Garcia
Dat Huynh	Frank Landefeld	McDonald's Corporation	Oluwadare Ogbara	David Slobodien	David Slobodien	Leif Ulstrup	Michelle Zygielbaum
Megan Iacono	Mary Langmead	Rich McKinless	Timothy J. Oh	Robert Smith	Robert Smith	United Way of Central Maryland	
IBM Employee Charitable Giving Campaign	Laura Radley	McKissack & McKissack	Dan Olden	Scott Smith	Scott Smith	United Way of the Columbia-Willamette	
	Maria LaWalt	Jane McLain	Monica Oldham	Terry Smith	Terry Smith		
	Peggy Lawrence	Dunham McManus	Peter Olds	Jay Rathbone	Jay Rathbone		
			Kenneth Olson	Carla Reece	Carla Reece		

WASHINGTON BUSINESS HALL OF FAME



The five 2007 Washington Business Hall of Fame inductees: John P. McDaniel, Vernon E. Jordan, David Reznick, David M. Rubenstein and Sidney O. Dewberry.



Greater Washington Board of Trade | Junior Achievement | WASHINGTONIAN

On November 27, 2007, five legendary business leaders were inducted into the Washington Business Hall of Fame. The 2007 Laureates were:

- Sidney O. Dewberry, Chairman, Dewberry
- Vernon E. Jordan, Jr., Senior Managing Director, Lazard Freres & Co. LLC/
Senior Counsel, Akin Gump Strauss Hauer and Feld
- John P. McDaniel, Chief Executive Officer, MedStar Health, Inc.
- David Reznick, Chairman, Reznick Group
- David M. Rubenstein, Co-Founder and Managing Director, The Carlyle Group

With over 1,100 guests in attendance at the Marriott Wardman Park Hotel, representing approximately 200 of the Greater Washington Region's businesses, Junior Achievement raised over \$1.2 million to continue our mission.

For more information, please visit www.WashingtonBusinessHallofFame.org.



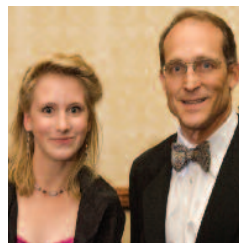
Archbishop Donald W. Wuerl conducted the Invocation before dinner.



Mike Walter, Channel 9 morning anchor, emceed the event.



Gary Tabach, Deloitte Managing Partner, chaired the event.



Brittany Olin, 2007 Youth Entrepreneur of the Year winner, and Steve Preston, Administrator of the U.S. Small Business Administration.



JA students helped usher guests into the reception.

Sponsored by:



BOWL-A-THON



Many companies came out to support Junior Achievement at the 2008 JA Bowl-A-Thon: Saturday Strike Fever. Once again, JA was thrilled to have JA Board Member Leon Harris of ABC7/ WJLA-TV host the event.

As our second largest fundraiser, the JA Bowl-A-Thon provides an opportunity for companies to give back to their communities and increase employee morale. This disco-themed “party with a purpose” was the perfect environment for employees to strengthen ties and build genuine relationships.

For more information, please visit www.JAbowl.org.

Sponsored by:



WJLA Washington



Leon Harris, ABC7/WJLA-TV Anchor and Chair of the 2008 JA Bowl-A-Thon, takes a picture with a Bowl-A-Thon participant.



Participants display their t-shirts after helping Accenture become the top fundraising company at the 2008 Bowl-A-Thon.



VOLUNTEER ORGANIZATIONS

ABC7/WJLA-TV	Boyles Insurance Service	Covenant House Washington	FHLBanks Office of Finance	Howard University
Accenture	Build a Dream Foundations	Credit Suisse	Financial Services Advisory, Inc.	HSBC
Access Board	Burke and Herbert Bank	CrossCurrentDesign	FINRA	Hyde Leadership Public Charter School
Adventist HealthCare, Inc.	Burson-Marsteller	Crowne Plaza	Firm Foundation Technology	IBM
AFS Financial Group	Burt Associates	Cunningham Park Elementary School	First Command Financial Planning	IBM Employee Charitable Giving Campaign
Aguirre International	C2 Educational Centers	Cushman & Wakefield of Virginia, Inc.	First Horizon Bank	Imagination Stage
Aireco Supply Inc.	CACI International	Daniel of St. Thomas Jenifer Elementary School	Florida Rock Industries	Infotech Enterprises of America
AKA School Photography	Calvert Group	Davenport & Company	Francis Scott Key Middle School	Inspiration
Aldersgate Church	Capital One	DC Preparatory Academy	Freddie Mac	Internal Revenue Service
Allstate	Cardinal Bank	DC Tutors for Kids	Freddie Mac Foundation	Intersections, Inc.
Alpha Kappa Alpha Sorority, Inc. Xi Zeta Omega Chapter	The Carlyle Group	DDA Marketing	Friends of Carter Baron Foundation of the Performing Arts	InvestorPlace Media
Alvarez Books	CB Richard Ellis	Defense Technology Security Administration	Friendship Edison—Blow Pierce Junior Academy	J. P. Ryon Elementary School
American Bank FSB	CDW-G	Deloitte	Friendship Edison—Collegiate Academy	Johns Hopkins University
American Capital	Center for Empowerment Employment	Denny Miller Associates	Friendship Edison Public Charter School Board of Trustees	Junior Achievement of the National Capital Area, Inc.
American Chemistry Council	Central Intelligence Agency	Department of State	GE Aviation	Jwahir Enterprises Inc.
American Enterprise Institute	CGI-AMS	Dickstein Shapiro	GE Healthcare Financial Services, Inc.	Kadix Systems
The American Road and Transportation Builders Association (ARTBA)	Charles County Department of Social Services	District of Columbia Public Schools	George Group Public Service	Kaiser Permanente
Amy Jacques Garvey Institute	Charles County Public Schools	DLB Holding Inc.	George Mason University	Keller Williams Realty Dulles North
Analex Corporation	Charles Schwab	Doubletree Hotel	The George Washington University	Kessler Bus Lines
Aronson & Company	Charlson Bredehoft & Cohen	Douglas Mader, AIA	Georgetown University	Key Bridge Marriott
Associates For Renewal in Education Public Charter School	Cherry, Bekaert & Holland	Dr. Mayer, DDS	GHT Limited	King & Spalding, LLP
BAE Systems	Chevy Chase Bank	E. Cohen & Associates	Global Communicators	Kingfisher System, Inc.
Bank of America	Chevy Chase Elementary School	Eagle Bank	Grant Thornton, LLP	The Kings Christian Academy
BB&T Bank	Chevy Chase Land Company	EDUSMART	Greater Washington Association for Financial Professionals	Kirkpatrick & Lockhart
Beers & Cutler PLLC	CISCO Systems, Inc.	Elite Personnel	Greater Washington Fashion Chamber of Commerce	KPMG LLP
Belmont Elementary School	City Gate	Emory Beacon of Light, Inc.	GTM Architects	Lake Anne Elementary School
Benning Elementary School	Clark Construction Group, Inc.	Environmental Protection Agency	Guardmark	The Landon School
Bethesda Cares	Coalition for Economic Empowerment/ Brookland Manor Teen Center	Envizion Training Company	Haycock Elementary School	Latin American Youth Center
Bethesda Chevy Chase Rescue Squad	Coldwell Banker Elite	Ernst & Young LLP	Hess Construction Company	Liberty Middle School
Bethesda Magazine	Comcast	Euro Motor Cars	Hess Egan Hagerty & L'Hommedieu	Linemark Printing
Bethesda Urban Partnership, Inc.	Compass Airlines	Exxon Mobil Lubricants and Specialties	Hewlett-Packard	Little Lights Urban Ministries
Black MBA Association, University of Maryland	Computer Associates International, Inc.	EZGSA, Inc.	High Tea Society	Lockheed Martin
Black's Bar & Kitchen	Consumer Product Safety Commission	Fabrico, Inc.	HMSHost Corporation	Long & Foster Realtors
Booz Allen & Hamilton Inc.	ConTemporaries, Inc.	Fairfax County Public Schools	Holy Cross Academy	M&T Bank
Bowie State University	CoraWorks	Fairfax Realty		Madison Design Group
	Corporate Executive Board	Federal Aviation Administration		Marriott International, Inc.
	Council on Competitiveness	Federal Reserve Board		Mars Foundation

VOLUNTEER ORGANIZATIONS



Marshall Heights Community Center	Finance Corporation	Quincy Group	STG, Inc.	University of Maryland
Marshall High School	National Telecommunications and Information Administration	Raymond Elementary School	Stratford Landing Elementary School	University of Maryland University College
Marshall Middle School	Naval Air Systems Command	RE/MAX Realty Services	Strayer University	UPSTREAM Media Communications, LLC
Martha's Table	Naval Medical Research Center	Recreation & Welfare Association	Suburban Hospital	US Marine Corps
Maryland Bank Trust Co.	NBC4	Remax Allegiance	Sullivan, Bruyette, Speros & Blayney, Inc.	Verizon
McEneaney Associates	Neighbors of Seaton Place	Rew Materials	Sutherland Asbill & Brennan LLP	Veteran's Affairs Medical Center
McCormick & Schmick's Seafood Restaurants	NERA Economic Consulting	Reznick Group	T.C. Martin Elementary School	The Virginia Academy
MCI	Netuitive, Inc.	RizeUp Technology Training Center,	TARGUS Information Corporation	Voice of America
Meet Aruba	Network Solutions	Robert H. Smith School of Business, University of Maryland	Thales Communications, Inc.	Voices of Our Sisters, Inc.
Merrill Lynch	News Talk 630 WMAL	Ross Professional Services	Theodore G. Davis Middle School	Volunteers of America Chesapeake
Microsoft	Northrop Grumman Corporation	RP Financial, LC.	Thomson Elementary School	Wachovia
Military Officers Association of America	Northwestern Mutual Financial Network	Rydex Investments	Toffler Associates	Wachovia Wealth Management
Monroe Accounting Services	Noyes Elementary School	Sabre, Inc.	U.S. Small Business Administration	Waldorf Jaycees
Montgomery County Business Roundtable for Education	NTT America	Saint Elizabeth Catholic School	UBS Financial Services Inc.	Walker-Jones Elementary School
Montgomery County Department of Economic Development	Oakton Elementary School	Saint Mary School	United Communications Group	Walsh Colucci Lubeley Emrich & Walsh, P.C.
Montgomery County Department of Police	Office of Management and Budget	Sallie Mae	United Parcel Service	Walter J. Mitchell Elementary School
Montgomery County Revenue Authority	Office of the Assistant Secretary of Defense	Salon A	United Planning Organization	Washington Credit Union League and Affiliates
Montgomery County Teachers Federal Credit Union	Office of the Public Defender	Samuel Christian Services Network	United States Air Force	Washington Gas
MTS Technologies, Inc.	Office of the Surgeon General	SAP	United States Army	WashingtonFirst Bank
Multimedia Training Institute	Operation HOPE	Segreti Insurance	United States Court of Appeals	Watkins, Meegan, Drury & Company
NASDAQ	Opportunities Industrialization Center of DC	Shah Associates	United States Department of Agriculture	Well-Placed Interior Refiner
National Aeronautics and Space Administration	Oracle USA, Inc.	Shapiro & Duncan	United States Department of Commerce	Wells Fargo Bank, N.A.
National Association of Former Foster Care Children of America, Inc.	P.R. Harris Educational Center	Sheppard Pratt Health System	United States Department of Defense	Whitman Middle School
National City Mortgage	Park Ridge Elementary School	Shrevewood Elementary School	United States Department of Education	Winston Education Center
National Institute of Health	Peer2Peer Tutors	Sibley Hospital	United States Department of Justice	Wood Smith Advisors
National Institute of Standards and Technology	Pension Benefit Guaranty Corporation	Small Enterprise Assistance Funds	United States Department of State	World Bank
National Oceanic and Atmospheric Administration	PEPCO	SmartBrief, Inc.	United States Department of the Interior Minerals Management Services	WUSA 9 News
National Organization of Concerned Black Men, Inc.	Phillips Investment Resources, LLC	Smith Barney	United States Department of the Treasury	Xtone Networks
National PACE Association	Pivotal Insight	Snowden, Mayer and Associates, LLC	United States Department of Transportation	YMCA of Metropolitan Washington
National Rural Utilities Cooperative	PricewaterhouseCoopers LLP	Somerset Farm	United States General Service Administration	YOUR Community Center
	Primerica Financial Services	Southern Management Corporation	United States House of Representatives	Youth Engaged for Success, Inc.
	Princeton Information	Southwest Airlines	United States National Security Agency	Zero To Three
	Progressive Educational Experiences in Cooperative Cultures	Spirent Communications	United States Navy	
	Property Damage Appraisers	Sprint	United States Patent and Trademark Office	
	Pumphrey's Funeral Home	SRA International, Inc.	United States Postal Service	
		Stafford County Public Schools	UnitedHealthcare	
		State Farm Insurance		
		Sterne, Kessler, Goldstein & Fox P.L.L.C.		



Statement of Financial Position June 30, 2008

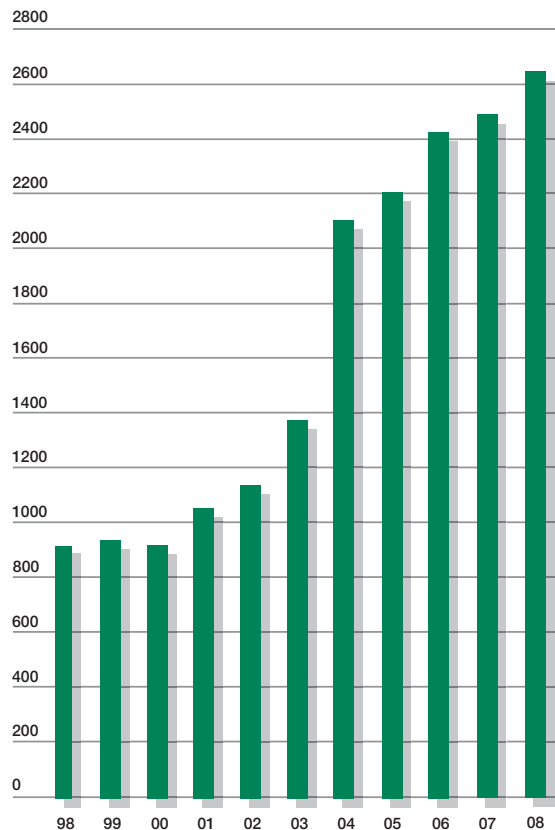
	<i>Assets</i>
Current Assets	
Cash	\$ 305,756
Grants and Accounts Receivable	631,946
Prepaid Expenses	89,536
Total Current Assets	<u>\$ 1,027,238</u>
Property and Equipment	
Equipment	\$ 63,629
Furniture	750
Total	<u>\$ 64,379</u>
Less Accumulated Depreciation	39,017
Property and Equipment Net	<u>\$ 25,362</u>
Other Assets	
Long Term Grants and Accounts Receivable	\$ 97,500
Deposits	925
Total Other Assets	<u>\$ 98,425</u>
Total Assets	<u><u>\$ 1,151,025</u></u>
	<i>Liabilities and Net Assets</i>
Current Liabilities	
Accounts Payable and Accrued Expenses	\$ 36,577
JA Worldwide	3,258
Deferred Revenue	0
Total Current Liabilities	<u>\$ 39,835</u>
Net Assets	
Unrestricted	\$ 334,190
Temporarily Restricted	777,000
Total Net Assets	<u>\$ 1,111,190</u>
Total Liabilities and Net Assets	<u><u>\$ 1,151,025</u></u>

Statement of Activities For The Year Ended June 30, 2008

Revenues and Other Support	
Contributions	<u>\$ 1,135,263</u>
Special Events Revenue	\$ 1,509,191
Less: Cost of Direct Benefit To Donors	508,621
Net Revenue From Special Events	<u>1,000,570</u>
Total Revenues	<u>\$ 2,135,833</u>
Other Support	
Miscellaneous Income	<u>\$ 2,995</u>
Total Revenues and Other Support	<u>\$ 2,138,828</u>
Program and Supporting Services Expenses	
Program Services	<u>\$ 1,455,225</u>
Supporting Services	
Administrative	\$ 142,689
Fundraising	<u>396,921</u>
Total Supporting Services	<u>\$ 539,610</u>
Total Program and Supporting Services Expenses	<u>\$ 1,994,835</u>
Change In Net Assets	\$ 143,993
Net Assets, Beginning of Year	<u>967,197</u>
Net Assets, End of Year	<u>\$ 1,111,190</u>

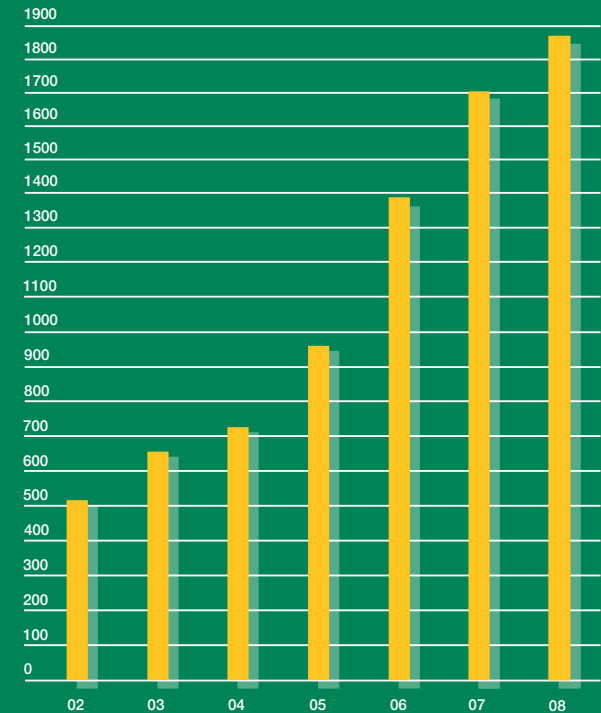
FINANCIAL HISTORY

(GROSS REVENUE, \$ IN THOUSANDS)



YEAR AT A GLANCE

VOLUNTEERS



FROM A VOLUNTEER

"I knew that I would enjoy working with students but was unsure about the time commitment and level of involvement required. Fortunately, the lesson plans were easy to follow and I was able to schedule the activities around work. As I reviewed the curriculum and materials, I was impressed to find comprehensible lessons on entrepreneurship, financial literacy, and economics. Moreover, the activities not only prepare students for the workplace, but they also provide fundamental lessons on values and ethics. Teaching in a classroom has been



Shayan Farazmand
Business Analyst
CACI

a rewarding experience that has given me a greater appreciation for educators as well as the importance of working with children. I truly enjoyed volunteering with Junior Achievement and look forward to doing so again next year!"

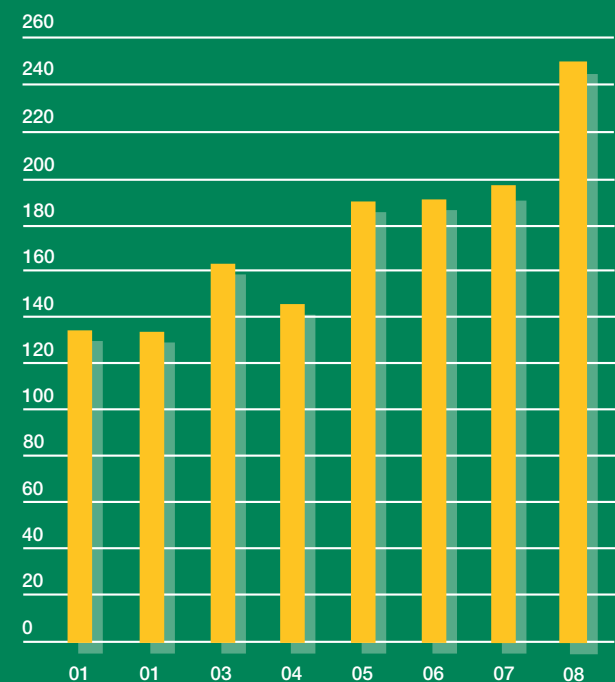


FROM A TEACHER

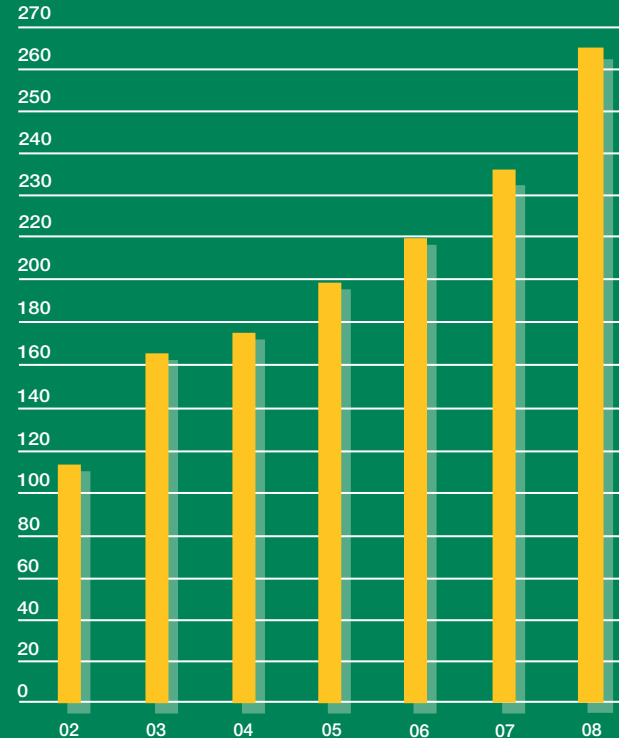
"Junior Achievement is a vessel that supports student's success in the classroom. It promotes leadership, nurtures curiosity, and fuels a desire to dream beyond their realities. My students now have an entrepreneurial vision which opens up many possibilities for the future. They analyze the achievements and setbacks of others and, over time, formulate their own path towards their unique potential."

Rashida K. Holman
History Teacher
Hyde Leadership Public Charter School

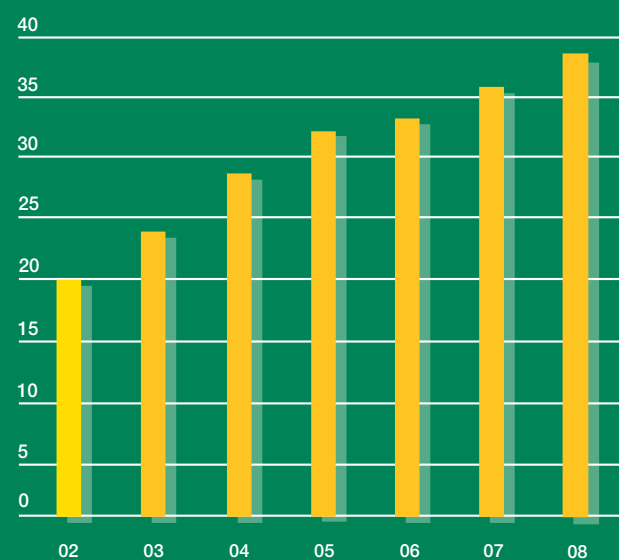
STUDENT CONTACT HOURS (IN THOUSANDS)



IN-SCHOOL AND AFTER SCHOOL SITES



STUDENTS SERVED (IN THOUSANDS)



FROM A STUDENT

"Junior Achievement taught me how personal choices can help you make and save money. I also liked learning about how you can make savings grow."

Collyn Coram
Grade 6
Silver Spring International Middle School
Silver Spring, MD

CONTENTS

- 1 Together, We're Making an Impact
- 2 Youth Entrepreneur of the Year—Jim Liu and Eric Knudson
- 3 Superintendents' Perspective
- 4 Junior Achievement Programs
- 6 Junior Achievement Finance Park
- 8 Volunteers
- 11 Board of Directors
- 12 In-School Sites
- 13 After-School Sites
- 14 Donors
- 16 Washington Business Hall of Fame
- 17 Junior Achievement Bowl-A-Thon
- 18 Volunteer Organizations
- 20 Financials
- 21 Junior Achievement Essay Contest

Junior Achievement ESSAY COMPETITION

Greater Washington—Why it's the Best Region to Build and Grow a Business

Junior Achievement of the National Capital Area and David M. Rubenstein, Co-Founder and Managing Director of The Carlyle Group, invite students to submit a 1,000- to 1,500-word essay on the topic "Greater Washington—Why it's the Best Region to Build and Grow a Business."

Awards

The winning student will receive a \$20,000 award at the 20th Anniversary Washington Business Hall of Fame on December 2, 2008 and will have their essay published in the January 2009 issue of *Washingtonian*. In addition, nine runner-up winners will each receive a \$10,000 award at the 20th Anniversary Washington Business Hall of Fame.

Eligibility Requirements

The competition is open to any 9th–12th grade student enrolled in an accredited high school in the 2008–2009 academic year in our franchise area.

For more information, please contact David Bing, Director, Special Projects, at (202) 777-4475 or David.Bing@JA.org

**Nine
\$10,000
Awards**

**One
\$20,000
Award**