



# 2024-2025 Impact Report



**Junior  
Achievement<sup>®</sup>**  
of the Chisholm Trail

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# WELCOME LETTER

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Dear Friends of JA,

Each day at JA, we provide young people the building blocks to economic opportunity and mobility.

## **The Challenge:**

There has been a 45% decline in economic mobility over the last few decades, based on the likelihood that children earn more than their parents (taken from research from Camber Collective in partnership with the Gates Foundation).

We aim to change that!

## **The Solution:**

There are 28 life experiences known to increase lifetime earning potential, and the top seven represent where JA influences at the intersection of education and career opportunities.

JA's real-world experiences and career-connected learning help students:

- understand the relevance of their learning and how it applies to life outside the classroom,
- gain exposure to different career pathways, and
- build skills that prepare them for post-secondary education and future employment

At JA, our learning experiences engage students with critical life skills that establish a firm foundation for them to achieve their potential.

Take a moment to read through our 2024-2025 Impact Report to see for yourself how JA is developing young people to have the skillset and mindset to build thriving communities.

Thank you for your support as we empower youth and accelerate opportunity for them.



*Cindy Hames*

Cindy Hames  
President  
Junior Achievement of the Chisholm Trail

# ABOUT JA

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We are the nation's largest organization dedicated to giving young people the knowledge and skills they need to own their economic success, plan for their futures, and make smart academic and economic choices.

Junior Achievement's programs — the core content areas of work readiness, entrepreneurship and financial literacy — ignite the spark in young people to experience and realize the opportunities and realities of work and life in the 21st century.



# A BRIEF HISTORY

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Established in 1956, Junior Achievement of the Chisholm Trail (JACT) is the leading nonprofit organization that prepares almost 65,000 low-income, diverse, K-12 students in Tarrant and surrounding counties to succeed in a global economy by providing financial literacy, career-readiness, and entrepreneurship education. We are part of a network of nearly 100 Junior Achievement offices across the United States. Together, Junior Achievement serves 5 million K-12 students across the country, and the organization has more than 100 years of history preparing kids to succeed in work and life. Leveraging our loyal base of community and business volunteer mentors, and our proven curriculum, JACT equips students with the skillset and mindset to build thriving communities.

# VALUES

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- Belief in the boundless potential of young people
- Approach our work with passion, honesty, integrity, and excellence
- Seek out diverse backgrounds, perspectives, and talents in our staff, volunteers, and board to reflect the geographies and communities we serve
- Teach principled, market-based economics and entrepreneurship that build a more sustainable world
- Nurture the power of partnership and collaboration
- Advocate for hands-on learning

# IMPACT SUMMARY

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Junior Achievement's unique delivery system provides the training, materials, and support necessary to bolster the chances for student success. The impact is measurable, too. Students who participate in Junior Achievement programs demonstrate a significant understanding of economics and business concepts. We invite you to take a closer look at our impact!



**64,996**  
STUDENTS

**16**  
SCHOOL  
DISTRICTS

**110**  
SCHOOLS

**248,321**  
INSTRUCTIONAL  
CONTACT HOURS

**719**  
VOLUNTEERS

# THE JA ELEMENTARY SCHOOL EXPERIENCE

## JA Our Series

Hands-on lessons connect financial literacy to social studies and literacy objectives, introducing students to the basics of personal, family, and business finance, as well as broader economic concepts. High quality instructional materials including junior journals, character stories, and learning logs focus on developing literacy skills including sequencing, comprehension, and expansion of vocabulary.



## JA Inspire Junior

Students explore careers through dynamic storytelling and interactive, hands-on activities that bring learning to life. This experience is powered by a diverse network of industry volunteers who share real-world insights, helping students connect their personal interests and classroom learning to meaningful career pathways.

***“I was able to volunteer at Versia Williams Elementary for JA in a Day. It was my first opportunity to volunteer for JA in a Day and it was an awesome experience. I helped teach financial literacy to a 4<sup>th</sup> Grade class in the “JA Our Region” section and the students were very engaged with each of the activities. In our final segment we discussed the Supply Chain and I had one student who gave a great definition of what the supply chain was prior to the lesson beginning. It was amazing to see that student take the knowledge he had learned in the prior four sessions and apply it to what he thought the Supply Chain would be. Volunteering was a great experience and I look forward to doing it again!”***



**-Marcus Carter, Veritex Bank**

# THE JA MIDDLE SCHOOL EXPERIENCE

Junior Achievement’s middle school learning experiences equip students with early career awareness, self-discovery, and practical planning skills during a critical stage of development. These programs emphasize career readiness, financial literacy, and workforce exploration while strengthening essential employability skills such as collaboration, communication, research, and critical thinking.



## JA Explore

An interactive career exploration experience that connects middle school students with local professionals and industries at various businesses in the area. Through direct engagement with volunteers, students gain first-hand insight into diverse career paths, required skills, and educational pathways. Students envision future possibilities while building relevance between classroom learning and the professional world.

## THANK YOU TO OUR JA EXPLORE PARTNERS



## JA My Way

Through project-based, student centered learning, comprehensive career exploration experiences guide students from broad career awareness to personal reflection and future planning. Through three sequenced units—*What’s Out There?*, *Who Am I?*, and *How Do I Get There?*—students explore all fourteen career clusters, identify their interests and strengths, and connect potential careers to education and training pathways. Using *JA Inspire Entry* and hands-on activities, students conduct research, collaborate with peers, and present their findings, building critical employability skills such as communication, teamwork, and critical thinking. The experience culminates in students outlining realistic career goals and academic plans, empowering them to take early ownership of their future education and career journey.

## JA Finance Park

JA’s capstone personal finance and career exploration experience utilizes classroom learning and an immersive simulation while students apply real-world financial decision-making skills related to income, budgeting, saving, credit, and lifestyle choices. The experience helps students understand how career choices directly impact financial outcomes and long-term stability.

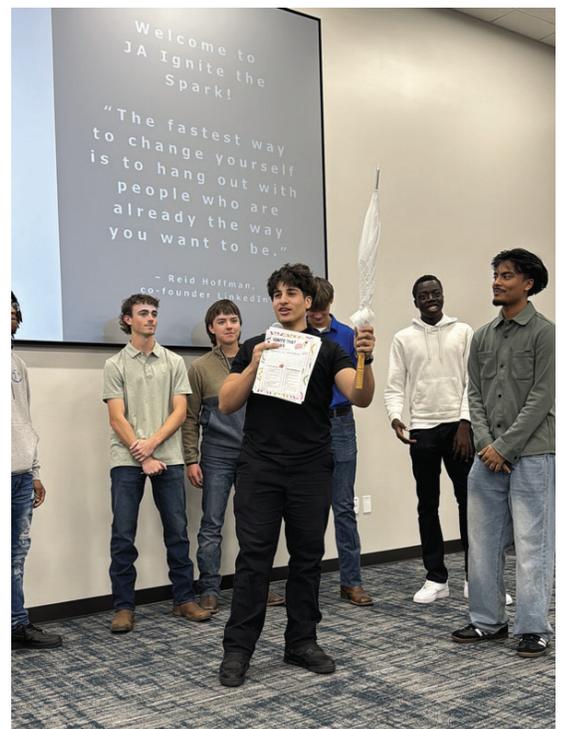
# THE JA HIGH SCHOOL EXPERIENCE

Junior Achievement’s high school experiences build on early career exploration by helping students refine their goals, develop professional and entrepreneurial skills, and connect directly with business and industry leaders. Through experiential learning, simulations, and mentorship, students gain practical tools for career readiness, postsecondary success, and workforce entry while strengthening confidence, leadership, and problem-solving skills.



## JA Entrepreneurship & Innovation Academy

Throughout their experience, students are immersed in the entrepreneurial process. During this hands-on experience, students engage with local entrepreneurs and industry leaders through keynote presentations, panel discussions, and interactive learning sessions while building their own business concepts. The Innovation Challenge serves as the centerpiece of the experience, with student teams—supported by volunteer mentors—transforming mystery items into viable business ideas under time constraints. Through rapid brainstorming, collaboration, and pitching, students develop creativity, problem-solving, and business acumen, leaving the program with an entrepreneurial mindset, practical skills, and expanded professional networks.



# THE JA HIGH SCHOOL EXPERIENCE



**Junior Achievement<sup>®</sup>**  
of the Chisholm Trail

**JA Inspire<sup>®</sup>**

*JA Inspire Career Expo* builds on the foundation of *JA Inspire Junior* and *JA Inspire Entry* by deepening students' career planning and professional development skills. Through in-class sessions such as *Career Interests and Your Path* and *Preparing to Meet Your Future*, students explore career alignment and practice essential workplace skills including elevator pitches, interview techniques, and professional networking. The experience culminates in a dynamic career expo, where students engage directly with local business leaders and industry experts to gain real-world insight into career pathways and workforce expectations.



***“Every one of my students said they learned about opportunities they didn’t know existed. The experience opened their eyes.”***

**J. Kevin Knierim, Fort Worth ISD**

## Elevate Sponsors



### Cultivate Sponsor



### Prepare Sponsor



### Educate Sponsor



### Gold Sponsors

- Bob Moore Construction
- Caliber Collision
- CMC Corporation
- Cook Children’s Health Care System
- DynaTen Corporation
- Lockheed Martin Leadership Association
- Sellmark Corporation

### Silver Sponsors

- Apex Capital Corp
- Eosera, Inc.
- Integrated Interiors
- Kirby-Smith Machinery INC
- Muckleroy & Falls
- RECARO Aircraft Seating
- Trane Technologies
- Twisted X

### Career Station Sponsors

- Basden Steel
- Big B Crane
- BNSF Railway
- Braum’s
- Central South Carpenters Regional Council

- Cherry Coatings
- DEEM Structural Services
- Fort Worth ISD
- Hotel Association of Tarrant County
- Jeff Eubank Roofing

- LJA Engineering
- Masonry Contractors Association
- Moran Consultants
- The Beck Group
- TTI, Inc.

# FINANCIAL INFORMATION

## Statements of financial position

For the years ended June 30, 2025 and 2024

	2025	2024
<b>ASSETS</b>		
Cash and cash equivalents	\$ 785,972	\$ 693,327
Certificate of deposit	\$ 166,134	\$ 158,972
Investments	\$ 275,266	\$ 254,650
Pledges receivable	\$ 62,679	\$ 81,752
Prepaid Expenses	\$ -	\$ 11,532
Right-of-use assets - operational leases, net	\$ 59,257	\$ 84,573
Fixed assets, net	\$ 56,606	\$ 77,190
Endowment investments	\$ 2,119,473	\$ 1,970,803
<b>Total assets</b>	<b>\$ 3,525,387</b>	<b>\$ 3,332,799</b>
<b>LIABILITIES AND NET ASSETS</b>		
<b>Liabilities</b>		
Accounts payable and accrued expenses	\$ 251,571	\$ 279,669
Deferred revenue	\$ 20,000	\$ 15,000
Right-of-use liabilities - operational leases, current	\$ 29,345	\$ 77,049
Line of credit	\$ 280,496	\$ 326,800
Right-of-use liabilities - operational leases, net	\$ 30,040	\$ 9,196
<b>Total liabilities</b>	<b>\$ 611,452</b>	<b>\$ 707,714</b>
<b>Net assets:</b>		
Without donor restrictions	\$ 2,158,061	\$ 1,831,852
With donor restrictions	\$ 755,874	\$ 793,233
<b>Total net assets</b>	<b>\$ 2,913,935</b>	<b>\$ 2,625,085</b>
<b>Total liabilities and net assets</b>	<b>\$ 3,525,387</b>	<b>\$ 3,332,799</b>

## Statements of activities

For the years ended June 30, 2025 and 2024

	2025	2024
<b>OPERATING REVENUES</b>		
Contributions of financial assets	\$ 1,339,633	\$ 1,090,193
Special events, net of direct costs	\$ 693,155	475,003
Public sector funding	\$ 31,978	\$ 21,125
Investment return, net	\$ 46,961	38,341
Unrealized gain on investments	\$ 151,294	\$ 39,891
Realized gain	\$ 73,299	250,515
Contributions of nonfinancial assets	\$ 20,573	\$ 30,126
Other income	\$ 162,396	216,627
Net assets released from restrictions	\$ -	\$ -
<b>Total operating revenues</b>	<b>\$ 2,519,289</b>	<b>\$ 2,161,821</b>
<b>EXPENSES</b>		
Program services	\$ 1,498,416	\$ 1,463,057
Administrative	\$ 294,388	248,083
Fundraising	\$ 437,635	\$ 436,003
<b>Total operating expenses</b>	<b>\$ 2,230,439</b>	<b>\$ 2,147,143</b>
<b>Change in net assets</b>	<b>\$ 288,850</b>	<b>\$ 14,678</b>
<b>Net assets at beginning of year</b>	<b>\$ 2,625,085</b>	<b>2610407</b>
<b>Net assets at end of year</b>	<b>\$ 2,913,935</b>	<b>\$ 2,625,085</b>

## WHAT'S NEXT

That's the question on everyone's mind. Technologies we've never seen before are changing the world in ways we've never known. Jobs people depend on today might not be here tomorrow. Are we ready? If not, how do we get ready?

Societally, we've been on this road for a while. Once, a high school education was enough for a good job, a nice home, and a full life. But over the years, advances in technology and global competition have brought us to a point where even a college degree might not be enough. The promise we once made that each generation would do better than the last somehow became a question we can't answer.

At Junior Achievement, we are committed to finding answers. As a strategic partner working in collaboration with educators, employers, investors, leaders, and the communities they serve, we are dedicated to helping students achieve academically today and economically tomorrow. As a leader in experiential learning operating on a national scale with over a century of experience, we are driving toward lasting change. This means ensuring a generation of students has the transferable skills and competencies needed to navigate a rapidly changing world.

Junior Achievement is doing this now. Through career-connected learning, we are invested in accelerating economic mobility through education and real-world connections. By helping students become confident, capable, and connected today, we can ensure they have access to opportunity-filled futures tomorrow.

Join us. We aren't a case study, a best practice, or a white paper. We are Junior Achievement, and we are education for what's next.



# THANK YOU TO OUR 2024-25 CORPORATE PARTNERS





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