

24-25

2024-2025

GRATITUDE REPORT

CELEBRATING
60 YEARS



Junior
Achievement
of Maine

CELEBRATING

60 YEARS OF IMPACT

This year marks an extraordinary milestone—60 years of Junior Achievement in Maine. From our beginnings in financial literacy to our current role at the intersection of education and economic mobility, every volunteer hour and every student has been a catalyst for transformation.

Our programs spark curiosity, build confidence, and equip students with the skills essential for Maine's future workforce.

As we reflect on this legacy, we celebrate the trust of our schools, the dedication of our volunteers, and the strategic partnerships that make this impact possible. In a time when student engagement is one of the strongest predictors of long-term success, we are doubling down on our mission—expanding our reach and deepening our impact.

We cannot do this work without you. Together, let's create a future where every student in Maine has access to the tools, experiences, and mentors they need to thrive.

In sixty years, JA Maine has empowered more than 320,000 students—and we're just getting started.

Michelle Anderson

Colleen McCracken



Years of
Empowering
Lives



JA HALL OF FAME, 1991



JOB SHADOW, 2006



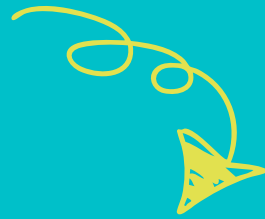
COLLEEN MCCRACKEN
BOARD OF DIRECTORS, CHAIR

MICHELLE ANDERSON
PRESIDENT & CEO

OUR MISSION

To inspire and prepare
young people to succeed
in a global economy.

'24-'25 YEAR IN REVIEW



2024: 13,350

2025: 14,468



Students Reached

2024: 475

2025: 596



JA Titan Students

2024: 677

2025: 803



Volunteers

2024: 723

2025: 792



Classes Impacted

2024: 61,621

2025: 68,081



Volunteer Hours

FRAME THE CHALLENGE

45%
**DECLINE IN
ECONOMIC
MOBILITY**

over the past few decades, based on the likelihood that children earn more than their parents.¹

Looking through the lens of this staggering statistic, our service lies in the relationships we hold with our schools and business partners. We're focused on addressing the barriers to educational and economic success and deeply aligning with schools as they prepare youth for the future. It's our goal to ensure students are equipped with skill sets and mindsets to build a future that is full of opportunity and outpaces the one that came before them.

39%

**OF SKILL SETS WILL BE
OUTDATED IN 5 YEARS
DUE TO THE RAPID
INTRODUCTION OF AI
AND AUTOMATION,**

magnifying the downward trends of economic mobility.²

Our work at JA is to make sure we represent careers in Maine and provide solutions to some of the challenges pressing our future workforce. Opportunities in tech, climate, environmental studies, and healthcare exist in Maine, and we're excited to not only showcase these opportunities, but support our educational partners in building skill sets within our students to meet them.

¹ Research from Camber Collective in partnership with the Gates Foundation

² 2025 Future of Jobs Report, World Economic Forum

Both of these stats sound like challenges, but at JA Maine, we see them as opportunities. Junior Achievement works with its educational and business partners to spark self-motivation and confidence to pursue academic and career interests.

JA REINFORCES THESE KEY DRIVERS OF ECONOMIC MOBILITY BY:

01.

Collaborating with secondary education institutions who host JA Titan to **expose students to Maine colleges and universities**

02.

Facilitating job shadows at companies so middle schoolers learn about industries they might not know exist

03.

Connecting students with mentors so they begin to build their network

04.

Helping students **practice workforce development skills** so they can ace their interviews when applying for jobs

05.

Instilling a belief within them through skill sets and mindsets so that **they can create a choice-filled future for themselves.**

You may know JA Maine as a financial literacy organization, but we're so much more than that.

Take a look



JOB SHADOW

Job shadows bring JA learning experiences to life.

As a job shadow host, you have the opportunity to highlight the different departments within your company and tell the story of the many different career opportunities available to students.

Job shadows help mold future automotive workers, healthcare professionals, c-suite executives, hospitality managers, and more.

“We’ve had past students graduate from college and apply for jobs at our company!”

**DANA, JOB SHADOW HOST,
DIVERSIFIED COMMUNICATIONS**

“The students seemed completely engaged making this a fun day. A few of the students were asking how they can work here.”

**BRANDI, JOB SHADOW
HOST, MERCEDES-BENZ OF
SCARBOROUGH**



CAREER SPEAKERS

Students can't be what they cannot see.

The JA Career Speakers connects students with mentors they aspire to be like. It brings professionals from different industries into classrooms throughout the state, who share their professional trajectory and open student's eyes to the career pathways available.

This dynamic learning experience helps build Maine's future workforce by cultivating awareness, ambition, and readiness among students.

"I actually want to go into business and having volunteers come into our classroom and share their careers with us made me think about my future.

In fact, Brenda Pollock from Evergreen Credit Union, came to our class and spoke about financial management. Because of her mentorship, I set up a Roth IRA, and my sister followed my lead, and set one up too!"

**ZADE, SENIOR,
DEERING HIGH SCHOOL**



JA TITAN

Future business leaders start here.

The JA Titan Experience is a five-lesson learning experience taught in classrooms over the course of a semester. It culminates in a single day challenge held at companies and universities throughout Maine.

The experience puts high school students in the business seat as a leader of a cell phone company, where they're faced with navigating the intricacies of working as a team, decision-making, financial analysis, and corporate responsibility. Local mentors work with teams, guiding students in their role as team leaders.

MEASURABLE SUCCESS

93% say the JA Titan Experience helped them envision their future career.

91% say the JA Titan Experience helped them feel empowered to make their own career choices.

83% say the JA Titan Experience is valuable, and they would like to participate again.



JA TITAN IN ACTION

As a tool to develop Maine's workforce the JA Titan Experience introduces students to career pathways and career clusters within specific industries within Maine, and provides access to networks and mentorship.



“JA Titan put a lot of ideas in my mind of what goes into a company. I didn’t know there were different opportunities like that within a business, or that there were tech companies in Maine.”

**ELIJAH, SENIOR,
DEERING HIGH SCHOOL**

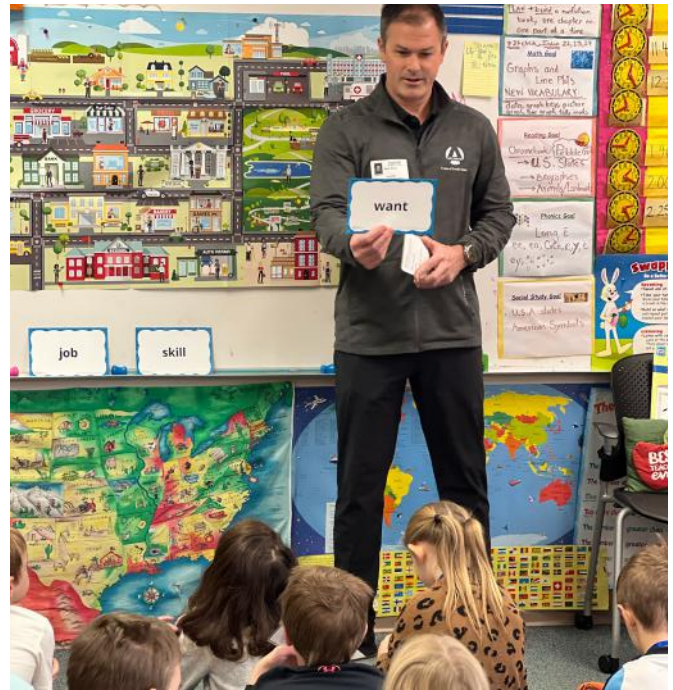


**WATCH JA
TITAN IN
ACTION!**

JA IN A DAY (JAID)

Adopt a school. Inspire a future. Achieve your company's CSR goals. All in one day.

Your company can “adopt” a school and teach a one-day version of JA’s multi-week programs to an entire classroom or grade. This is a fast-paced, dynamic, single-day volunteer opportunity.



“Last year, Mrs. Hewes of Maine Savings Federal Credit Union taught JA Our Nation to my entire grade through JA In A Day.

At one point in JA In A Day, Mrs. Hewes had us do an activity where we created our own business. Even though I’ve grown up around business stuff, it was totally different doing it myself.

That activity also helped me figure out what kind of teammate—AND leader—I am. I found out I’m good at making people laugh and keeping the team positive. I also asked a lot of questions, which helped us think in new ways. Mrs. Hewes said curiosity is a big deal—and that it’s great I ask so many questions.

A lot can happen from having a JA learning experience come into your classroom. I feel more prepared to own my own business and more confident in my unique skill sets.”

**BENNETT, 6TH GRADE,
HERMON MIDDLE SCHOOL**



JAID’S:

1. Foster stronger team connections.
2. Reinforce a culture of giving back.
3. Enhance brand visibility.
4. Highlight opportunities
5. within your company.
6. Provide a single day of service by volunteering in classrooms throughout Maine.

TRADITIONAL CLASSROOM

JA Traditional Classroom learning experiences connect students with community volunteers who deliver interactive, age-appropriate lessons in financial literacy, career readiness, and entrepreneurship. **These sessions build essential life skills through hands-on activities, discussions, and real-world scenarios.**

They also showcase your company to future members of the workforce, helping students explore career paths in your industry while fostering confidence, critical thinking, and a deeper understanding of how education applies beyond the classroom.

“My students didn’t want JA to end; they loved the interactive activities, how well it applied to real life skills, and they wished there was more.”

**EDUCATOR, H.B EMERY JR
MEMORIAL SCHOOL**

“Students really invested a lot of thought regarding the types of businesses that they wanted to start up in our community. Really thinking outside of the box and needs in our rural area.”

**EDUCATOR, GLADYS WEYMOUTH
ELEMENTARY SCHOOL**



MAINE BUSINESS HALL OF FAME

Celebrating the exceptional leadership and accomplishments of business and community leaders who have played a pivotal role in Maine's economy and communities.

Laureates set an incredible example for JA students and represent what is possible when you build a career and life in Maine. JA's Maine Business Hall of Fame brings together over 400 business leaders from around the state for an evening of honoring distinguished laureates and hearing from students impacted by their JA Maine learning experiences.

**Congratulations to the
2024 Maine Business
Hall of Fame Laureates!**

**ELLEN BELKNAP, AIA,
SMRT ARCHITECTS & ENGINEERS**

**ANDI VIGUE,
THE CIANBRO COMPANIES**



JAM FEST

The 11th Annual JAM Fest is a community focused event that celebrates the efforts of JA's volunteers, educators, and community champions whose continued support makes JA Maine's mission possible!

68,081

Volunteer Hours

803

Volunteers



**JOE REARDON,
SACO & BIDDEFORD SAVINGS,
2025 VOLUNTEER OF THE YEAR**



'WHY I VOLUNTEER'

"Students in my class would take JA lessons back to their parents, encouraging them to save their money or sharing that they didn't need to live paycheck-to-paycheck. The students become the teacher, sharing what they learn about saving, donating, and investing money. Junior Achievement is impacting both students and their families."

**AZENAIDE, VOLUNTEER, JA OUR CITY,
RAYMOND GEIGER ELEMENTARY SCHOOL**

"Thank you for allowing me the opportunity to be a part of career day. It was such an awesome experience. As I was preparing to speak to the students about their future I couldn't help reflecting about my own journey, and the direction I received that helped me have the success that I was looking for. I am grateful for organizations like JA and what it works to accomplish."

**TERRELL, VOLUNTEER,
JA ECONOMICS FOR SUCCESS,
SCARBOROUGH MIDDLE SCHOOL**

GOLF CLASSIC

JA Maine's 39th Annual Golf Classic Tournament brought 36 teams to the green, all playing to help JA Maine reach more students across the state, expanding economic opportunity and mobility for Maine students.



KATAHDIN TRUST GOLF CLASSIC

The Katahdin Trust Golf Classic takes place each summer.

JA Maine is statewide, and it takes many partners to reach students across Maine. Equitable learning is vital, and Aroostook County keeps growing in classrooms, volunteers, and partnerships. It hosted one of the largest JA Titan sites, with 18 teams from five local high schools.

All funding supports JA programs in Aroostook County, with nearly \$230,000 raised since 2014.



VOLUNTEER COMPANIES

- AAA Northern New England
- Acadia Federal Credit Union
- Acadia Insurance
- Alliant Insurance Services, Inc.
- Ameriprise Financial
- Ancorum Credit Union
- Androscoggin Bank
- Aroostook Aspiration Initiative
- Atlantic Federal Credit Union
- Avangrid
- Bangor Savings Bank
- Bank of America
- Bar Harbor Bank & Trust
- Barresi Financial
- Bath Savings Institution
- BEcamp
- BerryDunn
- Bigelow Investment Advisors
- Boulos Asset Management
- Breakwater School
- Brookewood Realty
- Camden National Bank
- Campfire Booking
- Cape Elizabeth High School
- Capital One Financial Corporation
- Cary Medical Center
- Casco Federal Credit Union
- Center for Grieving Children
- Central Maine Power
- Chalmers Insurance Agency
- Clark Insurance, a Marsh McLennan Company
- Consigli Construction
- cPort Credit Union
- Creative Office Resources
- Cross Insurance
- Dead River Company
- Diversified Communications
- Down East Credit Union
- Dun & Bradstreet
- Edward Jones
- Emera Maine
- Evergreen Credit Union
- Evonik Cyro, LLC
- Finance Authority of Maine
- First National Bank
- Flying Point Advisors
- Fork Food Lab
- Gardiner Federal Credit Union
- Gorham High School
- Greater Portland Immigrant Welcome Center
- Hanover Insurance Group
- Healey & Associates, Inc.
- Holiday Inn by the Bay
- Hussey Seating Company
- IDEXX
- Infinity Federal Credit Union
- Ironclad Eats
- JetBlue Airways
- JS McCarthy
- Junior Achievement of Maine
- Katahdin Trust Company
- Keller Williams Realty - Lavoie Group
- Kennebec Savings Bank
- Kennebec Wealth Management
- Kennebunk Savings
- KeyCorp
- Kittery Trading Post
- KMA Human Resources Consulting, LLC
- L.L.Bean
- Landry/French Construction Company
- Lebel & Harriman, LLP
- Live and Work in Maine
- Lockton
- M&T Bank
- Machias Savings Bank
- Maine Bankers Association
- Mainebiz
- Maine Community Bank
- Maine Ethics Commission
- Maine Mortgage Solutions
- Maine Savings Federal Credit Union
- Maine Trust for Local News
- Maine Turnpike Authority
- MaineGeneral Medical Center
- MaineHealth
- Mascoma Bank
- Means Wealth Management
- MedRhythms Therapy
- MEMIC
- Merrill Lynch
- Mister Bagel
- MMG Insurance Company
- NBT Bank
- New Dimensions Federal Credit Union
- New York Life
- Nichols & Treem Real Estate Group at Keller Williams
- Nichols Portland
- Northeast Bank
- Northeast Credit Union
- Northern Light Health
- Norway Savings Bank
- Pack Edge Inc
- Partners Bank
- Patriot Insurance Company
- Patrons Oxford
- Pierce Atwood
- Pineland Farms
- Portland Sea Dogs
- Prime Motor Cars Mercedes-Benz
- ProSearch, Inc.
- R H Foster Energy, LLC
- Retail Association of Maine
- Rise Private Wealth Management
- Robert Half International Inc.
- Rowe Ford Sales
- S. W. Collins Company, Inc.
- Saco & Biddeford
- Savings Institution
- Sales Xceleration
- Sappi
- Sea Bags
- Seaboard Federal Credit Union
- Slalom
- Systems Engineering
- TD Bank NA
- Texas Instruments
- The Hive Mortgage Solutions
- The Roux Institute
- Town of Standish
- TruChoice Federal Credit Union
- Tyler Technologies
- U.S. Department Of Justice
- United Insurance
- United Way of Southern Maine
- University Credit Union
- University of Maine - Presque Isle
- University Of Maine-Orono
- University Of New England
- Unum
- US Marshals Service
- Varney Financial
- Verizon Wireless
- Village Elementary School
- WBRC, Inc
- WEX Inc.
- Wipfli
- Your Home Sold Guaranteed Realty

MAKING AN IMPACT

\$1.9M

JA economic impact of volunteerism

68,081

Volunteer hours

800

Business and community volunteers

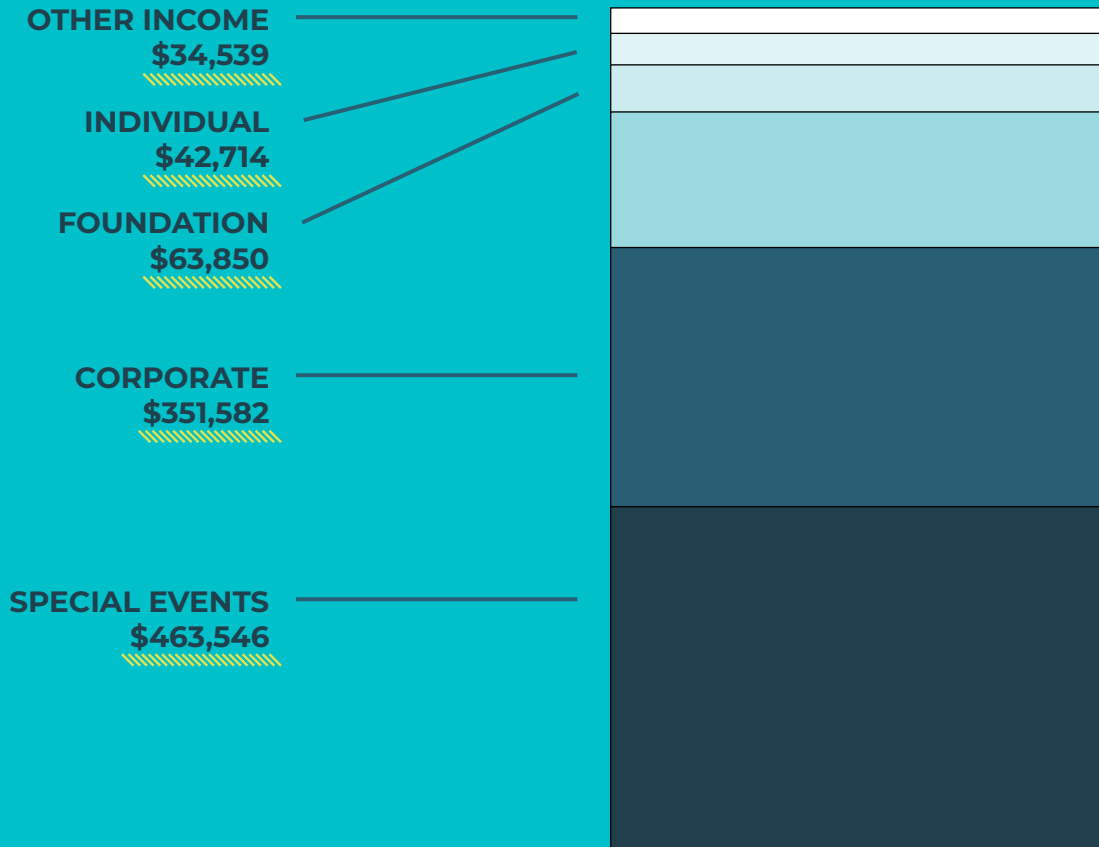
\$28.90

Hourly value of volunteer time in Maine

FINANCIAL REPORT

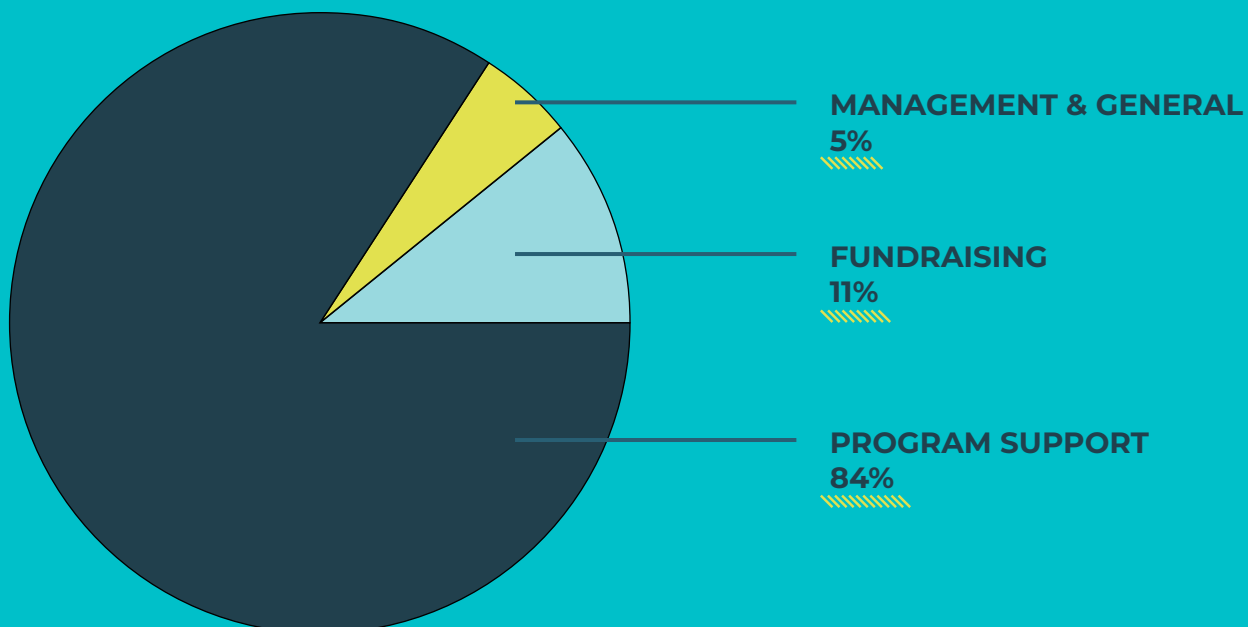
TOTAL REVENUE

\$1,140,125



TOTAL EXPENSES

\$1,070,701



GRATEFUL FOR YOUR GIFTS

CORPORATE FUNDING \$10,000 & ABOVE



Davis Family Foundation,
established by Phyllis C.
Davis and H. Halsey Davis



L.L.Bean



Marr Anderson
Family Foundation



Private
Trustees Group

Sam L. Cohen
Foundation



CORPORATE FUNDING \$9,999-\$5,000



The Betterment
Fund



diversified



Raymond & Mary
Reisert Foundation



Verrill



GRATEFUL FOR YOUR GIFTS

CORPORATE & FOUNDATIONAL GIVING \$4,999-\$2,500

- Agnes Lindsay Trust
- Alliant Insurance Services
- Androscoggin Bank
- Bigelow Investment Advisors, LLC
- Bowman Constructors
- CFA Society Maine
- DiMillos On The Water Portland
- FirstLight Fiber
- Hussey Seating Company
- Maine Community College System
- Mascoma Bank
- ME Dept of Economic Community Development
- Moody's Coworker Owned, Inc.
- NS Giles Foundations
- Pine State Trading Company
- Portland Safe, Inc.
- Simmons Foundation
- Slalom
- The Boulos Company
- Turner Construction
- University of Maine Foundation
- University of New England
- Verizon Wireless
- Zachau Construction

CORPORATE & FOUNDATIONAL GIVING \$2,499-\$1,000

- AAA Northern New England
- Acadia Federal Credit Union
- Androscoggin Bank's MainStreet Foundation
- AT&T
- Bath Savings Institution
- BGA Retirement Advisors
- Casco Federal Credit Union
- Colliers International
- Connectivity Point
- Consolidated Communications
- CPort Credit Union
- Five County Credit Union
- Haley's Metal Shop, Inc.
- Ham, Kendal & Anna Charitable Foundation
- Maine Credit Union League
- Margaret E. Burnham Charitable Trust
- Martin's Point Health Care, Inc.
- McCain Foods USA
- Napa Maine Distribution Center
- Norway Savings Bank
- Patrons Oxford Insurance Company
- Pepsi
- Pratt & Sons, Inc.
- Ransom Consulting, LLC
- Reny's
- Risbara Brothers Construction Co., Inc.
- Rowe Ford
- Roy A. Hunt Foundation
- S. W. Collins Company, Inc.
- SymQuest
- Town Fair Tire Foundation
- Versant Power
- Volk Packaging Corp.

CORPORATE & FOUNDATIONAL GIVING UP TO \$999

- Adam Rothbart, CRPC
- Alkami Technology
- Aroostook County Federal Savings & Loan
- Aroostook Monuments
- Aroostook Partnership
- Bemis & Rossignol, LLC
- Buck Construction, Inc.
- Capozza Floor Covering / Old Port Specialty Tile
- Cary Medical Center
- Cassidy Orthodontics, LLC
- Chandler Farms, Inc.
- Chester M. Kearney, PA
- City Drug Store
- Columbia Forest Products
- County Environmental Engineering Inc.
- Creative Office Resources
- Daigle Oil Company
- Extreme Granite
- F.A. Peabody Co.
- F.W. Webb
- Falcon Transportation
- G&E Roofing Co.
- Governors Restaurant
- Graves Supermarkets
- Huber Engineered Woods, LLC
- Kennebunk Savings Bank
- Kiwanis Club of Presque Isle, Inc.
- Landing Real Estate
- Liberty Mutual Company
- Maine Pointe Lending
- Marden's, Inc.
- McCrum Family Holdings / Super Spuds
- NAPA Coastal Auto Parts
- Nickerson & O'Day Inc.
- NMC, Inc.
- NorState Federal Credit Union
- Northeast Packaging Co.
- Northern Business Products
- Northern Light Health / Eastern Maine Healthcare Systems
- Player Design, Inc
- PNM Construction Inc.
- Presque Isle Rotary Club
- REMAX County / Remax Central LLC
- Soderberg Contractors
- Solman & Hunter P.A.
- Staples Construction
- Tempo Employment Services
- The County Federal Credit Union
- The HR Association of Southern Maine
- Town of Scarborough
- Tulsa Inc.
- United Way of Kennebec Valley
- University Credit Union
- Vistra Corporate Services
- Wright-Ryan Construction, Inc.



GRATEFUL FOR YOUR GIFTS

INDIVIDUAL GIVING

- Anonymous x3
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- Peter & Lori Anastos
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- Michelle Anderson
- Sarah Andreozzi
- Darryl Arnold
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- Aneta Barnett
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- Jason Fournier
- Doug Freeman
- The Janosick Family Fund
- Johnson SEI Giving Fund
- The Rapkin-Stiles Family Charitable Fund
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- John Yao
- Todd Zukowski



MEET THE TEAM



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Camden National Bank

Mike Steinharter

Retired Executive

Jennifer Turgeon

Tyler Technologies, Inc.

David Vasconcelos

Pro Search, Inc.



CELEBRATING 60 YEARS OF JA MAINE

321,483 students statewide empowered with skill sets and mindsets to envision choice-filled futures. And we're just getting started.



From where we are to where we want to go



TRADITIONAL CLASSROOM



JOB SHADOW



EARLY JA KITS



Junior
Achievement™
of Maine

LEARN MORE AT

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