

FUNDING APPLICATION

GENERAL INFORMATION

Organization Information

Legal Name: Junior Achievement of South Texas		Federal Tax ID#: 74-2061852	501(c)(3) Public Charity 509 (a)(1)	
Address: 403 E. Ramsey, Ste. 201	City: San Antonio	State: TX	Zip Code: 78216	
Website: jast.org		Fax: (210) 490-2007		United Way Funded: No

Fiscal Year:
July 01 to June 30

Head Of Organization

Name: Janie Cook	Title: President
E-Mail Address: jcook@jast.org	Phone: (210) 490-2007

Application Contact

Name: Veronica Avila	Title: VP Education/Community Initiatives	E-Mail Address: vavila@jast.org	Phone: (210) 490-2007
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Previous Najim Funding

Year	Funding \$
2007	\$50,000
2008	\$50,000
2009	\$30,000
2010	\$50,000
2011	\$50,000
2012	\$50,114
2013	\$50,118
2014	\$50,000
2015	\$25,000
2016	\$50,000
2017	\$50,000
2018	\$50,000
2019	\$50,000
Total	\$605,232

Has the organization applied to the Najim Family Foundation in the past and been declined?

No		
Grant Amount Requested \$:	Total Project Budget \$:	Organization's Annual budget \$:
\$50,000	\$217,755	\$1,916,600

Mission Statement:

JA's mission: to inspire and prepare young people to succeed in a global economy. JA will deliver work readiness, financial literacy, and entrepreneurship programs to 30,000+ students during 2020-2021 school year

PROJECT INFORMATION

Program / Project Title:

To support general operations of JA Finance Park, a financial literacy program for middle and high school students.

PROJECT TIMELINE

Start Date	End Date
07/01/2020	06/30/2021

Harvey E. Najim Family Foundation Priorities:

Education

Education Priorities:

Elementary to High School

Program / Project Description:

The economic fallout from COVID-19 has impacted everyone. But it has been particularly challenging for minorities, those lacking education beyond high school, and, most notably, at-risk youth. Youth living in poverty often don't have access to adult mentors that can teach them how to manage money, prepare for a career, let alone know a successful future is possible for them.

While there's no way to be 100% prepared to weather a historic decline in the economy, the fact is too many Americans lack the financial capability to withstand a typical recession. In 2019, 69% of Americans reported having less than \$1,000 in savings. There are undoubtedly numerous reasons for this. Research shows that 43% of American adults aren't "financially literate," pointing to a more significant problem for a system geared toward individuals borrowing to pay for college, using mortgages for homeownership, and saving for their retirements.

The question might arise, "Why focus on young people when adults are struggling today?" This is not an "either/or" situation, but an "and/+" one. As a nation, we need to focus on providing relief to individuals and families adversely impacted by current circumstances. That said, the lack of financial capability is a generational issue that has progressively gotten worse over the decades, precisely because there hasn't been enough emphasis on financial literacy education in our schools. Not teaching these concepts to at risk youth now is a failed opportunity that will cost society dearly.

All young people face challenges, at risk students have an added set of issues as their socio-economic situations can interrupt the development of basic hard skills and attitudes that drive enthusiasm for the future. They are as capable, bright and anxious to achieve as their peers - but daily issues can inhibit their ability to acquire knowledge and tools they will need to move ahead. Family situations are unsteady, often with single parents working multiple jobs just to cover minimal expenses. These kids grow up too quickly, becoming "fill-in" adults taking care of younger siblings, or working to help cover household bills instead of focusing on school or preparing for the future. They often move frequently, forcing attendance at multiple schools which disrupts their continuity of education. They have higher incidences of activities such as drug use and significantly higher levels of dropping out of school prior to graduation - nearly double the average in South Texas. For those who stay in school, the soft skills of teamwork, critical thinking, and entrepreneurial behavior must be honed to help them move from at-risk to accomplished. The Najim Charitable Foundation's commitment to making a difference in the lives of children, especially the underserved, aligns with JA's request for your continuing support in preparing and equipping young people to be financially capable and ready to take on their futures.

JA Finance Park offers young people the opportunity to learn and put into practice life skills of budgeting, savings and investing to improve and overcome financial challenges. Through their participation, JA Finance Park helps students build a foundation for making intelligent and lifelong personal financial decisions through a hands-on realistic simulation experience.

At JA Finance Park middle and high school students learn how financial decisions will impact their lives. JA Finance Park first provides a series of lessons in the classroom where students learn about personal finance including balancing a budget, interest rates, how education affects their earning potential and how saving today can affect their future. Upon completion of the classroom lessons, students visit JA Finance Park site and put their knowledge into action. During their visit at JA Finance Park, each student is given an iPad with an assigned profile which includes details about their family, job, and background. Utilizing their assigned profile, students visit businesses to gather information for their personal financial decision-making. They utilize banking services, purchase housing, transportation, insurance, furnishings, health care, and other expenses as well as make investment and philanthropic decisions. Harvey Najim is the face of philanthropy at JA Finance Park.

Assisted by volunteer mentors, students work to balance their personal budget and learn to make choices that support their future goals. Participation in JA Finance Park lays a solid foundation for students' future decision making to increasing their future financial capability.

Due to Covid-19 concerns, JA Finance Park will be available as a virtual experience to students during Fall 2020. The newly developed JA Virtual Finance Park includes curriculum and a simulation that are accessible online and flexible for in-class or remote learning. The program is teacher led and much like the hands-on version, JA Finance Park users are given a student profile, create an avatar, create a budget, and make fiscal decisions based on a predetermined life circumstance.

During the 2020-21 school year, through their participation 2,000 students will learn about all aspects of personal finance including:

- o Balancing a personal/family budget
- o Interest rates
- o How education affects their earning potential
- o How saving today can affect their future
- o Making philanthropic contributions to their community

With the support of the Najim Charitable Foundation, JA will be able to provide students including the most at-risk the opportunity to learn, find and experience success, through participation in JA Finance Park. Your support will provide programming for 2,000 students this school year inspiring them to change their life, for the better leading to greater success in the future.

Evaluation Plan:

JA's evaluation plan consists of the utilization of quantitative and qualitative measures to evaluate the effectiveness of JA Finance Park. Students complete a pre and post survey to assess knowledge gain and attitudinal improvement in the following areas:

- o Savings
- o Money management
- o Understanding of credit and debit
- o Budgeting skills
- o Thinking about the future
- o Education interest/Academic aspiration

Pre and Post survey results help JA determine the impact JA Finance Park has on student participants. JA's evaluation plan includes surveys being sent to teachers and business/community volunteers for completion to help us know how to improve program content, teacher/volunteer preparation, and the support that JA staff provides throughout the process.

JA volunteer testimonials:

"Thought it was very fun and presented the students with real-life decision making choices and options."
"It really helps kids see where all the money actually goes each month and how their choices impact the bottom line for the family."

Plans to sustain project beyond the term of this request:

JA Finance Park is a hallmark of Junior Achievement of South Texas. It is admired by many donors who annually designate their funding through various corporate sponsorships to support students through the experience both on-site and now virtually.

JA is an annually-funded nonprofit that secures investments from thousands of corporations, foundations and individuals every year. We annually request funding from sustaining partners and introduce the JA program to new prospective investors at every opportunity.

JA's board is responsible, along with staff leadership, for securing the annual investments sufficient to meet the number of students we desire to reach. We are fortunate that our strong work results in the majority of our funding partners renewing their gifts annually. We then are able to increase the scope of our work by securing new, first-time gifts and through our annual special event fundraisers.

Children Impacted:

How many unduplicated children will the TOTAL PROJECT INITIATIVE impact?	How many unduplicated children will NFF REQUESTED FUNDS impact?
2,000	2,000

Please provide the percentage of each group below that will be served by the project in which funds are being requested. Do not leave any area blank. If that specific group will not be served, include zero. The percentage should total 100%.

A. Population Served Age		B. Population Served Ethnicity	
Infants (0-5)	0%	African American	4%
Children (6-13)	0%	Asian American	1%
Young Adults (14-18)	100%	Caucasian	12%
TOTAL:	100%	Hispanic/Latino	79%
		Native American	1%
		Other and Define	3%
		TOTAL:	100%

City Council District for Which Children are Being Served:

District1, District2, District3, District4, District5, District6, District7, District8, District9, District10

Line item Budget:

Line Item Description	Total Project Funds Allocation	Najim Funds Allocation
Program Materials/Equipment/Supplies	\$7,000	\$1,807
Program Implementation/Evaluation/Administration	\$100,000	\$22,276
Program Insurance	\$2,600	\$608
Program Fees/Outside Service	\$7,500	\$1,755
License Fees	\$19,625	\$4,592
Miscellaneous	\$2,500	\$585
Utilities	\$5,000	\$1,170
Rent	\$73,530	\$17,207
TOTAL:	\$217,755	\$50,000

OTHER FUNDING RESOURCES**For Project being Requested: Funding sources and amounts, pending and committed.****PROJECT - PENDING**

Funder Name	Amount Requested
Valero Foundation	\$5,000
Broadway Bank	\$15,000
C. H. Guenther	\$10,000
Jefferson Bank	\$5,000
TOTAL:	\$35,000

PROJECT - COMMITTED

Funder Name	Amount Requested
USAA	\$150,000
TOTAL:	\$150,000

Other funding sources and amounts, pending and committed not specific to this request.**ALL OTHER ORGANIZATION REQUESTS - PENDING**

Funder Name	Amount Requested
Gambrinus	\$5,000
Capital Group	\$25,000
Accenture	\$10,000
Bank of America	\$10,000
H-E-B	\$73,500
City of SA	\$75,000
Capital Group	\$25,000
Coates Foundation	\$5,000

V.H. McNutt Foundation	\$5,000
Greehey Family Foundation	\$10,000
TOTAL:	\$243,500

ALL OTHER ORGANIZATION REQUESTS - COMMITTED

Funder Name	Amount Requested
The Hartford	\$35,000
Citi	\$20,000
TOTAL:	\$55,000

BOARD OF DIRECTORS

What percentage of your board contributes financially to the organization?
 100%

If Board giving is not at 100%, please explain why?
 Our Board is fully committed to supporting the Junior Achievement of South Texas organization.

How are board members expected to participate in your organization?
 Composed of business and education leaders from the Greater San Antonio/South Texas area, JA's Board of Directors is highly engaged. They provide overall governance leadership, working with staff leadership to establish annual student and fundraising goals.

 The board is hands-on, helping to secure adequate funding to support programs and ensure the organization is fiscally responsible. Board members are expected to actively participate in board meetings and events, contribute financially and act as ambassadors in the community. The board provides access to volunteers from their firms and from others in the community. Board members are relationship builders within the community who identify new funding and program resources while ensuring the organization's reputation is strong and community focused.

 The board's fiduciary responsibilities have kept JA a financially strong organization that inspires investments as donors recognize that their funds will be effectively utilized to educate students, with an emphasis on those most at-risk

LIST OF BOARD DIRECTORS

Name & Office Held	Corporate Affiliation
Craig Boyan, Chairman	H-E-B
Mark Bearfield, Executive Committee	Bank of America
David Horne, Executive Committee	SWBC
Mark Metcalfe, Executive Committee	Wells Fargo
Beth Ritchie, Executive Committee	Capital Group Companies
John Wright, Executive Committee	Padgett Stratemann
Tamika Baker, Member	Firstmark Credit Union
Cynthia Barrera, Member	Accenture
Raul Cantu, Member	Texas Capital Bank
Sarah Cernosek, Member	Frost Bank
Josh Donnally, Member	Coca-Cola Refreshments
Jorge Elizondo, Member	H-E-B

Susan Evers, Member	USAA
Pete Fera, Member	Vericast
Jeff Foote, Member	Broadway National Bank
Bob Grimes, Member	NuStar Energy
Justin Grubbs, Member	C.H. Guenther
Blake Hastings, Member	Federal Reserve Bank
Paul Hensley, Member	HOLT CAT
Shawna Krepps, Member	Valero
Erv Lessel, Member	Deloitte
Jay McAnelly, Member	Investment Professionals, Inc.
Joseph McLauchlan, Member	KPMG LLP
John Schuelke, Member	The Hartford
Scott Stockdale, Member	Citi
Mary Stork, Executive Committee	USAA
Blane Peery, Member	Marathon Petroleum
Robert Williamson, Member	Security Service FCU
Christy Baumann, Member	Ernst & Young
Joe Christian, Member	Marsh Wortham
Stephen Calhoun, Member	Jackson Walker, LLP
JP Limbaugh, Member	Silver Eagle
Parker Hensley, Member	Amegy Bank of Texas
Carlos Campbell	Falcon International Bank
Tim Marcus	DOCUmentation
Mark West	Pricewaterhouse Coopers LLP
Signature	
Janie Cook	