



Junior Achievement USA® Media Highlights July 1, 2016 – August 31, 2016

Overview:

Media impressions for potential audience for fiscal 2016-2017 year-to-date are 315 thousand with the expectation they will **exceed 4 billion** for the second fiscal year in a row.

MSN Money
August 24, 2016
Audience: 32,104,487

How Teachers Are Bringing Financial Literacy Lessons to the Classroom

Millions of Americans don't understand the basics of budgeting or saving for the future.

Some kids get money lessons at home, but many parents lack financial knowledge or confidence themselves. Junior Achievement's 2015 Teens and Personal Finance Survey sponsored by the Allstate Foundation found that millennial parents, ages 18-34, are the least confident about explaining money management to their kids, many of whom are currently in lower grades.



August 26, 2016
Audience: 373,328 circulation

Back-to-School Survey: Big Disconnect Between What Teens Think Back-to-School Supplies Should Cost and What Parents Really Pay

Per release: A new survey of 1,000 teens by Junior Achievement USA® (JA) shows that a majority of teens (78%) believe parents pay less than \$500 for their back-to-school supplies. This is in contrast to the annual Backpack Index, sponsored by Huntington Bank, which reports parents of teens can expect to pay between \$957 and \$1,498 for school supplies for teens this year. Only 5 percent of teens said school supplies cost \$500 or more, with 17 percent responding "I Don't Know/Unsure." The JA survey of 13-17 year olds was conducted by ORC International.

The image is a screenshot of a news article on the StreetInsider.com website. The article title is "Back-to-School Survey: Big Disconnect Between What Teens Think Back-to-School Supplies Should Cost and What Parents Really Pay". The sub-headline reads "One-in-Five Teens Say Parents Face Challenges Paying for School Supplies, According to Junior Achievement USA® Survey". The article is dated August 26, 2016, at 12:08 PM EDT. The main text of the article discusses a survey of 1,000 teens by Junior Achievement USA (JA) showing that 78% believe parents pay less than \$500 for back-to-school supplies, contrasting with the Backpack Index which reports parents expect to pay between \$957 and \$1,498. Only 5% of teens said school supplies cost \$500 or more, and 17% responded "I Don't Know/Unsure." The article also includes a quote from Jack Kosakowski, President and CEO of Junior Achievement USA, and a section on methodology. On the right side of the article, there is a red vertical banner for "ADVANCED WRITING & EDITING For the Corporate Communicator" presented by Logix. At the bottom right, there is a "FREE! Breaking News Alerts from StreetInsider.com" sign-up form with an email address field and a "Subscribe" button.

USA Today
July 24, 2016
Audience: 2,118,835 circulation

5 Low-cost Business Ideas for Teen Entrepreneurs

Zandra Cunningham loves lip balm — so much that she used to ask her dad to buy her a new tube every day. Exasperated, he joked that she should make her own.

So she did. She was 9.

Six years later, her Buffalo-based business, Zandra, sells 37 natural, homemade skin products in stores in six states and online at zandrabeauty.com, Etsy and Amazon.

“I want the company to be as big as it can,” says Cunningham, who earned \$50,000 in net profit last year. “I think Zandra should be in stores across the world.”

Cunningham proves that even young people can start successful businesses

The image is a screenshot of a USA Today news article. The article title is "5 low-cost business ideas for teen entrepreneurs" by Jackie Zimmerman, dated 8:32 a.m. EDT 2017 Jul 24, 2016. The main text describes how Zandra Cunningham started her business, Zandra, after her father joked she should make her own lip balm because she asked for a new tube every day. It mentions she is 9 years old and sells 37 natural, homemade skin products in six states and online. A quote from Cunningham says, "I want the company to be as big as it can," and she earned \$50,000 in net profit last year. The article also includes a quote from Ed Gosholck, senior vice president of brand for Junior Achievement, stating that entrepreneurship gives teens and younger kids an opportunity to test themselves and learn self-confidence. The article is accompanied by a photo of Zandra Cunningham smiling and holding a pink lip balm tube. To the right of the main article is a sidebar with several other news items, including an advertisement for Heartburn relief, a story about baseball scouts on Tim Lincecum, a story about Tropical Storm Hermine, a story about Angela Corey, and a story about Trump to meet with Mexico President Peña Nieto.

Learning About Student Loans

College planning experts agree: It's never too early for students to start plans to finance their education. Some want the conversation to start as early as elementary school.

Junior Achievement of Northwest Michigan is rolling out several tools — from elementary school lessons on financial aid to online resources for high school students — to help students understand the cost of college.

"There's been a lot of talk in the community about whether students understand the whole process of getting ready financially for where they want to go after high school," said Leisa Eckerle Hankins, district manager of Junior Achievement of Northwest Michigan.

The screenshot shows a news article on the Record-Eagle website. The article title is "Learning about student loans" with a subtitle "JA educates students on college financing options". The author is listed as "BY DANIELLE WOODWARD" with an email address and the date "Aug 24, 2016". The main image shows a woman, Danielle Woodward, standing in a hallway. To the right of the article is a sidebar with a "FIND & SAVE" section for "Coupon Deals" and "Newspaper Ads", and a "This Week's Circulars" section featuring "POWER FOR CIRCULAR" and "MOVIE FOR CIRCULAR". Below the article is a "Latest Video" section with a thumbnail for "Grand Traverse County Commissioner Charlotte Woodson...".

Bofl Federal Bank Promotes Financial Education Across Sand Diego

Bofl Federal Bank, the nationwide bank subsidiary of Bofl Holding, Inc. (NASDAQ: BOFI), continued its support of financial education in its local communities. Employees volunteered their time to promote financial literacy to children and adults in San Diego through partnerships with local nonprofits Project Access and Junior Achievement of San Diego County.

The screenshot shows the Financial Buzz website interface. At the top, there's a navigation bar with 'HOME', 'FINANCIAL BUZZ', 'INVESTING NEWS', 'PERSONAL FINANCE', 'POLITICS', 'TECHNOLOGY', 'ENTERTAINMENT', 'INTERVIEWS', 'VIDEO', and 'CHAT'. Below this is a market news section with a table of stock prices and a 'Daily Gainers & Losers' chart. The main article is titled 'Bofl Federal Bank Promotes Financial Education Across San Diego' and is dated 11 Jul 2016. The article text describes the bank's support for financial education in San Diego through partnerships with Project Access and Junior Achievement. It mentions that employees volunteered their time to promote financial literacy to children and adults. The bank has adopted the local Project Access Family Resource Center to support educational and employment resources. The bank's donation will help fund programs that include resume writing classes, mock interviews, computer skills classes and incentive savings programs. A quote from Project Access CEO and President Kathy McCannell states: "We are delighted to welcome Bofl Federal Bank to the Project Access family and thank them for making a significant impact on the residents' lives with both financial and volunteer support." Another quote from Greg Garrabrants, President and Chief Executive Officer of Bofl Federal Bank, says: "By partnering with Junior Achievement, our volunteers are leaving lasting impressions on the future business leaders of San Diego." The article also mentions that Bofl Federal Bank employees will continue to volunteer their time throughout the year at the Meadbrook Apartments Project Access Family Resource Center and that employees also volunteered to work alongside students at Junior Achievement of San Diego County's McGrath Family JA BizTown Program. At the bottom of the article, there's a section titled 'The Daily Buzz' with a small image of a stack of money.