



Evidence-Based Education Grant Report for Funds Received From The Minnesota Department of Education

Overview

Junior Achievement North (JA) exceeded our goal of students served over the two-year grant period (\$970,000 from November 2023 to June 2025) through our JA BizTown and JA Financial Park programs. During the time of the grant period, we took student, teacher, and volunteer surveys, spoke with educators, business leaders, and mission-parallel organizations, about the needs of students to live choice filled lives, the needs of educators (middle, high school, post-secondary and administrators) to support students and Minnesota standards, and the need for business leaders to have graduates prepared for the workforce of today and of the future.

JA found that students, teachers, and volunteers spoke highly about the JA BizTown and JA Financial Park programs. Qualitative assessments showed students and teachers enjoyed the experience while learning valuable life skills. Quantitative assessments demonstrated student growth.

Areas for growth in the JA BizTown and JA Financial Park programs were capacity and accessibility. Both programs are nearly at capacity, with all dates being filled, but additional schools are interested in programming. At the same time, geography is often a barrier to attendance, as is the cost of busing. Accessibility for high needs and ELL students was also brought up in the teacher survey.

To address areas for organizational and programmatic improvement JA North has 1) Implemented multiple adaptive technologies and procedures, 2) added an additional implementation model for JA Finance Park which will address rural needs, and 3) added an additional program which will opening in Spring 2026.

Summary of Programs and Original Proposal Goal

Junior Achievement North was granted \$970,00 over two years. The JA fiscal year follows the school year, as we serve K-12 students, running from July 1st- June 30th. The JA North goal for this proposal was to expand the reach and impact of some of our most impactful programs, JA BizTown and JA Finance Park, over the course of two years, increasing the number of students served from 20,040 to 32,000 Minnesota students by June 2025. By expanding access to these programs throughout Minnesota we worked to ensure that additional students would develop financial literacy and work readiness skills for future success and graduate career and college ready. JA is proud to say we exceeded our goal of students served.

Programs and Implementation Models:

JA North provided two programs for this grant, JA BizTown and JA Finance Park, each with in-person and virtual implementation models. The in-person models take place during a full or half-day experience at our JA Learning Labs in St. Paul, requiring bussing, while the virtual implementation models can be run in the classroom. School teachers and administrators chose which was the best fit for their students and situation. Programs supported middle and high school students across Minnesota.

JA BizTown combines in-class learning with a day-long visit to an experiential learning lab where students become adults for a day. By “working” in one of JA BizTown’s learning lab shops, students learn what it takes to run a successful business, manage a debit card and checking account, and work as a team. Volunteers are paired with small groups of students to help them make important business and personal finance decisions in their assigned JA BizTown learning lab shop. Through daily lessons, experiential activities, and participation in this simulated economy, students develop a strong understanding of the relationship between what they learn in school and how it can be applied in the real world.

JA BizTown Adventures is a virtual version of the JA BizTown simulation. Following teacher-taught lessons, students enter an exciting virtual business world by assuming up to five different roles: chief executive officer, chief financial officer, marketing director, sales manager, and consumer. In this virtual simulation, students gain an understanding of various aspects of running a business.

Using a branching story, each adventure provides students with the chance to practice problem solving, decision making, critical and analytical thinking, as well as weigh saving and spending choices, consider risk management and insurance strategies, and make personal and business-related financial decisions. At the end of JA BizTown Adventures, students have a wide-ranging view of how a business works and how money flows through

an economy.

While participating in JA BizTown Adventures, students will experience: (1) A fully online, self-guided learning experience that students can access inside or outside the classroom, following completion of the JA BizTown curriculum. (2) An online, interactive alternative for students who are unable to visit an on-site simulation. (3) The opportunity to explore a total of five roles in the adventures. Each role takes approximately 20–30 minutes to complete. The roles may be completed in any order, and students may replay any adventure at any time. (4) Ten business models for each adventure role. Models may be represented more than once. The businesses represented reflect the local community and may include financial institutions, retailers, media, city hall, and more.

JA Finance Park Entry is Junior Achievement’s experiential learning lab program for personal financial planning and career exploration. This program helps students build a foundation upon which they can make intelligent financial decisions that last a lifetime, including decisions related to income, expenses, savings, and credit.

JA Finance Park Entry introduces students to personal finance and career exploration through classroom instruction, culminating in a realistic simulated experiential learning opportunity, where students assume family and income scenarios and visit businesses to gather information for their personal financial decision-making. They use bank services; contribute to charities; purchase housing, transportation, clothing, food, health care, and other expenses; and make investment decisions, while working to balance their budgets. This simulation can take place virtually in the classroom or by visiting our JA Finance Park in St. Paul

JA Finance Park Advanced is Junior Achievement’s experiential learning lab curriculum for personal financial planning and career exploration. This teacher-led classroom curriculum can culminate in a visit to JA Finance Park, where students put into practice what they’ve learned by developing a personal budget, or be administered via a virtual classroom simulation. This advanced curriculum and simulation give high school students a more personal focus than the JA Finance Park Entry program. Students select their career and define their future lifestyle and financial goals. The advanced simulation allows students to see the long-term impact of their education, savings, and credit decisions.

Data Collected

Junior Achievement North’s goal for this grant was to serve 32,000 Minnesota students by 2025, through our JA BizTown and JA Finance Park programs. We exceeded this metric,

serving a total of 32,187 students. To track the number of students served, we tracked school registrations for JA North programming and students/classes that completed the program when they finished the last learning experience. Additionally, educators completed a class verification process to confirm that students completed each JA program.

As an organization, JA is committed to ongoing evaluation and quality assurance of all programs. On an annual basis, we track not only the total number of students served, but the number of program hours completed, and the number of students impacted from systemically excluded communities. Data is also gathered from public records, school, state and federal sources, including eligibility for free and reduced meals as a measure for low-income status. JA relies on our umbrella organization JA USA for national-level and longitudinal data.

JA additionally utilizes program evaluation tools for specific JA programs, including surveys of students, teachers, and volunteers. This provides insight into the relevancy of the curriculum for classroom learning, stakeholder experience, and suggested improvements to continually enhance our mission.

JA volunteers are business leaders, parents, and community members. They inspire, support, and prepare students to succeed in school and in life. By sharing their energy and experiences, volunteers serve as role models to help students envision a successful future. No prior training is needed to be a JA volunteer. Volunteers need enthusiasm, clear communication skills, and a desire to make a difference. JA provides all the materials and training needed before volunteers begin working with students. Our volunteer mentors are a vital part of our programming and we feel it is important to capture their voices in our surveys.

Findings

From our student, teacher, and volunteer surveys we had several key findings. These included:

1. There were opportunities for increased accessibility for students across all programs.
2. There were opportunities for additional translation services to be available for students with limited English (ELL students) across all programs.
3. Both teachers and volunteers were overwhelmingly impressed with JA programming and looked forward to continued student participation.
4. Students were excited about what they learned at JA BizTown and JA Finance Park.

JA North also tracked additional metrics for both JA BizTown and JA Finance Park, detailed below.

JA BizTown

As a result of completing JA BizTown, students displayed the following: (1) Greater confidence in how to earn, spend, and save money. (2) Increased likelihood of using their money to help others. (3) Stronger understanding of the role businesses play in the community. (4) 9 out of 10 students are more aware of the career options in their community. (5) 91% understand the skills needed to be successful in their future job.

Kelly Martens, an educator from Owatonna Middle School, wrote, “As an educator, one of our biggest goals is to give students the skills they need to be successful beyond their school years. The JA program gives them opportunities to learn and develop so many of the things they will need to be successful adults and citizens of our community. They begin to explore potential career paths, learn about money management, and see what goes into making a business run. In 6th grade, they even get the opportunity to travel to and take on a job for a day at JA BizTown and see the amount of work that it takes to keep a community running. It is truly a memorable experience for students and teachers, as well as a fun chance to see students shine outside of the classroom!”

David, a JA BizTown Parent from Southern Minnesota remarked, “Every student will take a different path in life, but the skills they learn through JA (how to use and manage money, interview for a job, create a business plan, and analyze career options, to name a few of the many), these are relevant skills that will complement their future aspirations.”

A St. Cloud student responded to a survey, “JA BizTown helped me to understand money management, saving, budgeting, and investing ... what a checking account is [and] why you should save money for stuff you want. I am very lucky to have been able to go.”

Southern Minnesota student Molly put it more succinctly, “JA BizTown was a really fun way to see how businesses run in the real world!”

JA Finance Park

JA USA shows the positive impact the program has on students. The JA Finance Park Simulation Model Evaluation shows that significant numbers of students see positive attitudinal change, including: (1) 83% increase in students knowing how to handle financial risk, (2) 76% increase in students planning to set a budget for spending and savings, and (3) 46% increase in students feeling confident they can find solutions to money problems. Additionally:

1. 67% of students understand how to manage money
2. 66% of students had increased confidence when it comes to finances
3. 64% of students made the connection between real life and the classroom, and
4. 61% of students found new ways of making decisions

By building these skills early, JA students are prepared for their financial futures, including difficult and lasting financial decisions that can begin early in adulthood (continued education costs, debt, credit card, career paths, etc.).

Todd, a St. Paul JA Finance Park Teacher, found that, “The JA Finance Park curriculum lines up well with our financial literacy coursework at school. Many of our educators utilize the JA Finance Park curriculum to enhance lessons they are already doing in class. This program...encourages them to learn about things like credit, loans, and career opportunities prior to graduation. Ensuring that they are as informed as possible as they make plans for their future gives them the best chance at success.”

After completing JA Finance Park, St. Cloud students were asked what they learned, and one (name withheld) said, “I have learned in general just to budget better, to take the money I have been given, or the amount I make, and put the money towards the most important things first. JA Finance Park also prepared me for not always being in a good financial situation.”

St. Paul student William said, “I’d highly recommend JA Finance Park to other schools and students. It’s a fun way to learn about important things like managing your money as an adult. I had no idea how expensive some things were, so it’s great to learn all of this before I have to start paying for it all myself.”

Additional Findings

From JA observations along with discussion with teachers, administrators, and school district leaders, JA had similar findings:

1. Nearly every date available for JA Finance Park and JA BizTown was filled during the 2024-25 school year. We project that JA will continue to be at building capacity and there remains a need and continued request for services. When schools miss their date due to weather or unforeseen events, a make-up date can be challenging to schedule.
2. Some schools are traveling a significant distance to our JA Finance Park and JA BizTown learning labs in St. Paul. JA North fundraises for the majority programming costs but does not cover busing costs. For example, a round trip from a Greater St. Cloud school can take 3-4 hours, which is not only a substantial cost, but represents considerable time out of school. The geographical distance and cost

represent a barrier to those schools who would prefer the in-person implementation model as opposed to the virtual versions of the JA programs.

3. Additional Career Exploration programming is being requested from schools. While JA Finance Park offers both an Entry and Advance model, suitable for middle and high school students, JA BizTown is offered only at the 5th and 6th grade level and has no advanced option that would offer experiential career exploration.

Changes and Strategies 2025-26 and Beyond

Junior Achievement North is gratified that our largest challenge, according to all available data, is that we are not able to meet increasing demand for programming. Still, we are cognizant that we can continue to do more to ensure that all students are seen and heard. We have already started implementing procedures to increase accessibility of our programs going back to early 2024, we are adding an additional implementation model to JA Finance Park which rolled out in Fall 2025-26, and we are adding a new experiential career exploration program for Spring 2025-2026.

Increasing Accessibility

For our ELL students, JA has introduced Pockettalks handheld translators into our simulations. These small devices offer translations of over 90 languages, and have camera integration, which is perfect for working on-site in the JA labs. These devices support reading and peer-to-peer communication, as well as working with on-site volunteers, who may not be bilingual.

As part of our learning lab programs, we have partnered with companies and community organizations to ensure diverse representation of work readiness opportunities for JA North students. We've partnered with MDI, a Minnesota company focused on empowering workers with disabilities. As part of the MDI learning lab in JA BizTown, students assigned the role of CEO for the day complete an inclusivity training, which educates student workers on understanding, respecting, and valuing differences among all people in their business.

JA has designed resources for teachers so they can understand how we can provide accommodation for their students. Accommodations currently include: parents/paraprofessionals can support students throughout the day; dedicated calm space where students and support staff can take a break outside of the JA Lab; noise canceling headphones; written instructions and flexibility in how tasks can be completed; fidget toys; chewable toys for students who have oral fixation; breaks; iPad with

accessibility features; gender-neutral bathrooms for dispensing medications; learning activities that are movement-based with minimal reading requirements.

JA provides adaptive technology like noise cancelling headphones and keyboard/mice (verses using an iPad). We also have a dedicated calm room for students who need a quiet space or who may need to take breaks from group activities.

JA Finance Park Mobile

Offered previously as an immersive experience on-site in St. Paul, or virtually in the classroom, JA now offers a mobile option for JA Finance Park that can set up this experiential learning simulation in a school gym, auditorium, or community space. For our metro and suburban schools, JA Finance Park Mobile reduces transportation costs and saves classroom time for teachers and students. For many Minnesota rural schools, JA Finance Park Mobile is their first chance to access these programs. This Mobile unit will offer both the JA Finance Park Entry and Advance curriculum. Based on the success of other JA areas, we are ramping up to serve 5,000 students yearly through JA Finance Park Mobile.

Unveiled in St. Cloud in October 2025, the excitement around this implementation model has been intense. JA Finance Park Mobile has now traveled to multiple areas, including ribbon cuttings and program days in Mankato and Owatonna. We are partnering with local businesses for funding and sponsorships, which allows students to learn about local employment opportunities in their own communities. These local business leaders, along with community members and parents also serve as volunteer mentors on the day that students experience the JA Finance Park Mobile simulation.

JA Dream Accelerator

JA North is currently building a JA Dream Accelerator in our learning lab facility in St. Paul, increasing our capacity for students served and filling a need for advanced career exploration. The JA Dream Accelerator is an interactive and responsive career exploration experience that inspires high school students to develop a plan to pursue a meaningful career and future.

The JA Dream Accelerator helps students gain perspective on how their personal qualities, strengths, and aspirations can provide the foundation for passion-driven careers. Students are motivated by insights from emerging entrepreneurs and stories of visionaries, tailored to each student's interests and aptitudes. Students also learn the costs associated with their anticipated adult lifestyle, and the steps they will need to take for success after high school graduation. By participating in the JA Dream Accelerator, students develop skills and a deeper understanding of career readiness, money

management, entrepreneurship, and workforce development, all while considering their future goals and dreams.

JA provides curriculum for in-class lessons before and after the experiential learning simulation. During the simulation, volunteers guide students through learning stations and share their own real-life experiences to encourage students to think deeply about their future. Through technology, the simulation curriculum is customized to each student's experience, guiding them through a process to identify and pursue their goals.

We anticipate the JA Dream Accelerator will help students: (1) analyze the impact of education, skill development, and cost of living factors related to future income; (2) set goals and monitor progress on attaining goals for future success; (3) understand how personal interests translate into career pathways in local, regional, and national areas; and, (4) plan and set realistic goals that can lead to a sense of wellbeing and positive mental health.

The JA Dream Accelerator Ribbon Cutting is February 23, 2026.

Conclusion

Minnesota students are coming of age in a challenging time. However, teachers, volunteers, and the students themselves are impressed with the programs that JA is providing. While there are some changes still to be made (including increasing accessibility and access) JA North is moving forward in a positive direction.

Our goal is that students lead choice-filled lives. Through JA's suite of programs students are developing the skills to navigate financial challenges and opportunities, develop essential competencies ("soft skills"), and explore the many opportunities for after high school graduation. With a realistic understanding of their possibilities and the financial and educational paths to achieve their goal, students can truly have the capability of choice.