



**Junior  
Achievement™**  
of Memphis and the Mid-South



# IMPACT REPORT

**FALL 2025**

# DEAR FRIENDS,

---

Who taught you about money?

Maybe you learned by watching your family members go to the bank or negotiate the price of yardwork or babysitting with your younger self. Yet you may not have actually discussed money, budgeting, investing or risk, not to mention the difference between a debit and credit card.

**The thing is, learning about the tools to build a solid financial future shouldn't be something you pick up along the way.** It takes work and intention. At Junior Achievement of Memphis and the Mid-South, we know that financial literacy is the foundation of everything that comes later.

Learning about finance, money, risk and investing early can turn into a career, as well as the foundation of a successful life, as the stories in this report point out. Those lessons can lead to economic mobility and wealth-building for all students, not just those lucky enough to have learned about money and finance at home.

Just look at the happy faces of the students from Southwind High who won the JA Stock Market Challenge last fall (p. 6), and the concentration from the University High students working their way through JA Finance Park Advanced (below).

Imagine the change we could make if ALL of our children had these opportunities.

**That's where you come in, because we can't do this work alone.** We need experts in every neighborhood to serve as guides for our students. Your volunteer time is an invaluable resource for our children.

So raise your hand, reach out to me to find out more, or give a gift to underwrite our incredible programs. **We don't have a minute to lose.**

Thank you.

*Leigh Mansberg*

**LEIGH MANSBERG**

President & CEO



Below, students from University High work their way through JA Finance Park Advanced.



On the cover: This ECS fifth-grader took his job as an Orgill Project Designer at JA BizTown so seriously he made his own Orgill-logo shirt.

# From Piggy Banks to the Stock Market

## The JA journey into finance

At Junior Achievement of Memphis and the Mid-South, we believe that financial literacy is the foundation of a life of choice. Here's how we build that pathway.



# 1

The journey begins with a piggy bank — a symbol of early curiosity. In **JA Our Community**, elementary-aged students learn how money moves through their neighborhoods, discovering the roles of work, business, and government.

# 2

As they enter middle school, students' financial awareness grows. In **JA Finance Park Entry**, they simulate real-life budgeting and spending decisions. **JA Economics for Success** helps them connect education to career choices, showing how smart planning leads to financial stability.

# 3

By high school, students dive deeper. **JA Personal Finance** and **JA Finance Park Advanced** teach them how to manage money, credit, and long-term financial goals. With **JA Take Stock in Your Future**, they explore the stock market and investing — sparking interest in careers like financial analyst or broker.

# 4

The final stretch of the journey prepares them for the real world. In **JA Job Shadow**, students meet finance professionals and explore career paths. **JA Career Success** builds essential workplace skills, while the **JA Stock Market Challenge** lets them apply investment strategies in a fast-paced simulation.

To find out more about these programs and sign up your student or school to participate, contact JA Chief Academic Officer Kesha Ivy at [kivy@jamemphis.org](mailto:kivy@jamemphis.org).



Big thanks to our own Trader Joe, super-volunteer Joe Cherry, father of JA Education Manager Ivana Cherry. Joe is a retired bond trader and jumped right in to help the teams during last year's JA Stock Market Challenge simulation. "He got involved because he understands how meaningful this event is for both the students and for me," said Ivana. "Also, it's hard for him not to give advice!"

# Creating Change with a Financial Career

When JA board member Scotty Hendricks first heard about the JA Stock Market Challenge program for high school students, he wasn't sure how it was going to play out. But as a longtime financial services professional, he was delighted at the depth of learning the high school teams came away with, even after a slow start to the day.

“By the end, there was a lot of ‘Hey, what do I need to do to get into this career?’ from the students,” Hendricks said. “That’s what we were hoping for, to spark that curiosity, not just about trading stocks, but in the financial industry as a legitimate place to think about making a career.”

Hendricks is the Managing Partner of the Memphis office of New York Life and has spent decades in the insurance and financial services industry, though he admits that he wishes he'd turned to the client-facing side of the work sooner.

“The decision to do the work I do now was based on courage and conviction,” he said. “The courage to take my family’s financial well-being 100% into my hands and the conviction to do it in an industry that has not been represented with people that look like me.”

“

**A highlight was hearing students realize, ‘Hey, I have an iPhone ... I should be owning Apple stock.’ Yes, you should.**

**JA Board Member Scotty Hendricks,  
New York Life**

”



There's a lot of opportunity to create change, he said, and that's what he's hoping will pique the curiosity of the students who participate in the Stock Market Challenge event, which will welcome even more teams this year on November 13th.

"The challenge is how to help students consider that this is a future they can have," he said. "And they definitely need to have that financial literacy training to

“

**We learned together.  
It was great.**

**ANGELA HIGGS MONIE  
EDUCATOR, SOUTHWIND HIGH**

”

“

**I think most people look at careers in finance as being all about money, when in reality they are all about service to others.**

**SCOTTY HENDRICKS, NEW YORK LIFE  
JA BOARD MEMBER**

”

be able to make good decisions about the money they'll be making."

For Hendricks, his work "is a rare combination where I can do so much social good while creating opportunities for me and my family to live the way I want to live."



**Junior Achievement™**  
of Memphis and the Mid-South

**JA STOCK MARKET CHALLENGE**

PRESENTED BY:

**WELLS FARGO**

AND



EDUCATION SPONSOR:



**November 13, 2025**

**JA Wang Experiential Learning Center  
516 Tillman, Memphis, TN 38112**



**Morning Bell: 10am-12pm**

**Evening Bell: 5pm-8pm**



# Southwind teams win first Stock Market Challenge!

When Angela Higgs Monie, who teaches personal finance at Southwind High, got the word that she was taking four teams to compete in the first JA Stock Market Challenge event, she confessed that she was “clueless about trading stock.” She’d participated in Junior Achievement at her own high school back in Somerville, TN – “we made a restaurant, sold plates of food, and actually made some money” – but this

was all brand new.

She chose students who were good at numbers and who were not afraid – “if you’re playing the stock market, you can’t be fearful,” she said. With an assist from JA staffers Ivana Cherry and Keshia Ivy, the strong JA curriculum (called JA Take Stock in Your Future) and some practice, the Southwind teams were ready on the day of the simulation. (continued)

The team from Southwind High won the first-ever JA Stock Market Challenge (above), sponsored by Wells Fargo.

**“They were so excited, I couldn’t tell them anything.”**

Southwind High educator Angela Higgs Monie, after her teams won the 2024 JA Stock Market Challenge competition

At first, they were a little intimidated, Higgs Monie said, but after the first break, the students got the hang of who should do what – watch for news breaks, handle the selling and buying. And three of the Southwind teams took first in the competition.

“They were so excited I couldn’t tell them

anything,” she said.

After the event, she saw changes, too. “All of them had a paradigm shift when it comes to learning and making money. Now they talk about business and going into business. They know they can be productive in society.”

And yes, Southwind will be back to defend their title when the simulation takes place again November 13. A few students are returning, and Higgs Monie is already thinking about who else should be on the teams.

**“With the Stock Market Challenge, we are exposing students in Memphis-Shelby County Schools and beyond to a profession that probably the majority don’t know exists. We need more financial advisors, especially in Black communities. We need more students who are interested in this career.”**

JA Board Member Scott Trammell, Strategic Financial Partners



The JA Stock Market Team from Mitchell High gets some guidance from volunteer Joe Cherry.

# By the numbers: Our year in review.

2024-2025

**46,370**

Total number of students served during the 2024-25 school year

**71**

Counties served across Tennessee, Mississippi and Arkansas

**156**

Schools across the Mid-South that participated in JA programs

**5%**

Increase in school participation in 2024-25 school year

**4,000**

Students who heard directly from business leaders/entrepreneurs through JA Career Speaker Series

**2,000+**

8th graders who participated in JA Inspire Career Exploration, where 86% said they learned about a new career.

**329+**

Future educators trained through JA High School Heroes' partnership with MSCS Teaching as a Profession program.

**2,198**

Volunteers who served our various programs in the 2024-25 school year

**284,805**

In-person contact hours spent delivering programs for JA of Memphis and the Mid-South.

**9,416**

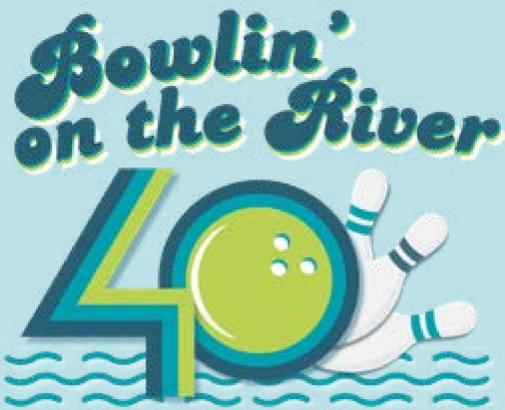
Hours of volunteer service to Junior Achievement in the past year. That's more than a year's worth (392 days) of volunteer time!



**VIEW THE CALENDAR OF EVENTS**



JA's partnership with Memphis-Shelby County Schools' Teaching as a Profession program means real-life training for future educators, left.



# After nearly 40 years, Bowl-a-thon is going strong.

This year there was bowling, of course, but also dancing, prizes and fun at JA's signature peer-to-peer fundraising event, all to support the entrepreneurship, financial literacy and work readiness programs of Junior Achievement of Memphis and the Mid-South.

"It's always amazing to feel the energy at Bowl-a-thon," said Phil Dotson, JA's Senior Director of Corporate Partnerships and Government Relations. "We are so grateful for every single team and bowler who participates – they all help us get closer to a world where EVERY CHILD is WORLD READY."

**SIGN UP TODAY**

**Don't miss the 40th edition of Junior Achievement's Bowlin' on the River!**

Sign up to [participate](#) or to be a [Sponsor](#). For more information, contact Phil Dotson, Senior Director of Corporate Partnerships and Government Relations at [pdotson@jamemphis.org](mailto:pdotson@jamemphis.org).

“ Sometimes you see kids who need some extra help, and Junior Achievement gives them the opportunity to see what careers and opportunities are out there.

Albert Brooks, MLGW, longtime Bowl-a-thon participant and this year's top individual fundraiser



## Bowl-a-thon by the numbers.

\$113,000	Total dollars raised
730	Total number of bowlers
29	Total number of teams
\$26,522	Raised by MLGW, top corporate fundraiser, Corporate Impact Award winner
\$12,195	Raised by the City of Memphis (#2 corporate fundraiser)
\$6,910	Raised by FedEx (#3 corporate fundraiser)
\$1,985	Raised by top individual fundraiser, Albert Brooks, MLGW
\$4,689	Raised by top team fundraiser, Strategic Financial Partners
\$1,284	Raised by Phi Beta Sigma, Divine 9 Unity Cup winner



Fifth graders at Winchester Elementary in Whitehaven loved connecting with RaSean Jenkins from Memphis-Shelby County Schools, who also grew up in Whitehaven, at a session of JA Career Speaker Series.



**Junior  
Achievement™**  
of Memphis and the Mid-South

516 Tillman St., Memphis, TN 38112

(901) 366-7800

[jamemphis.org](http://jamemphis.org)



**Education Today. Bright  
Futures For Tomorrow.**

**Your gift supports our mission.  
Invest today!**