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CAUSE



Once known for having the highest number of children living in poverty, one North Charleston neighborhood is changing directions thanks to Metanoia.

CHANGE 12 FROM WITHIN

Catalyst

Local classroom volunteers promote independence by teaching financial responsibility in the Junior Achievement programs

Goodwill

Alcoa has a strong presence in aluminum...and education in the Lowcountry

Pay It Forward

Reading, writing and the power to be me. Award-winning after-school program focuses on social and emotional education

Motivated

Local reading incentive program encourages students by utilizing registered therapy dogs

Junior Achievement: teaching students how to mind their own business

BY HEATHER CROSBY-BEDENBAUGH

"The future of our country depends upon making every individual fully realize the obligations and responsibilities belonging to citizenship. Habits are formed in youth ... what we need in this country now ... is to teach the growing generations to realize that thrift and economy, coupled with industry, are as necessary now as they were in past generations."

Theodore Newton Vail (1845-1920),
president of AT&T and Junior
Achievement co-founder

For more information on volunteer
opportunities please visit
www.jacoastalsc.org



Imagine your second grader announcing that in school today she learned how to operate a doughnut factory, your eighth grader balancing a budget better than you, or your eleventh grader understanding the concept of macro and micro economics without running scared from the room. On a simple level, this is what Junior Achievement (JA) does. On a much broader scale, Junior Achievement is that and so much more. In a nutshell, Junior Achievement of Coastal South Carolina's purpose is to educate and inspire youth to value free enterprise, business, and economics in order to improve their lives and to succeed in a global economy. The programs presented in a classroom setting foster financial responsibility, workforce preparation, and entrepreneurship, while focusing on the importance of education. Junior Achievement provides to kindergarten through twelfth grade students programs that are hands-on, age-appropriate, and that meet the South Carolina Standards of Education. Since 1966, more than 150,000 students in coastal South Carolina have been inspired by thousands of

Junior Achievement classroom volunteers committing tens of thousands of volunteer hours to educate students on what it takes to succeed in business. Junior Achievement of Coastal South Carolina works in nine counties (Beaufort, Berkeley, Charleston, Colleton, Dorchester, Georgetown, Hampton, Horry, and Jasper), has a home base in Charleston, and has distinguished itself as one of the premier non-profits in the tri-county area.

Junior Achievement strives to empower participating students with the tools to become financially responsible and independent young adults in our community. Most parents assume that students are being taught these essentials in school, but due to budget cuts within the school system, they are not. This is where Junior Achievement steps in, providing both public and private schools the opportunity to run JA programs at no cost to them. Chad Vail, the president



of Junior Achievement and a relative of Theodore Vail, has hit the ground running since taking over the helm of the non-profit in April. Vail's background is entrepreneurial, having developed, operated, and ultimately sold a retail concept called The Pretzel Twister. Through owning and running this business, he realized the need for economic education and financial literacy training; his business background has been essential to turning around the economic non-profit. As he explained, "It was the experience in



staffing those establishments that fostered my passion for teaching students the value of early financial literacy and an entrepreneurial mindset to maximize their employability, and their life-long earning potential."

As with most non-profits, Junior Achievement isn't immune to the challenges that today's economy has bestowed upon business. Through a dedicated board of directors, corporate and

sells itself. He goes on to state that "no one disputes the JA message and what we do; the challenge is getting the volunteer into the classroom. If you interact with the child, you will make a difference". He isn't just the president; he is also a volunteer, having just taught his first class this Spring. Stepping into the kindergarten class and seeing the wonderment in their eyes, he immediately realized the impact a person can make and

few. Workforce preparation helps employer and employee alike while benefiting the local community. Research shows that as little as ten hours of personal financial education positively affects students' spending and saving habits.

Junior Achievement program materials, delivered by an outside volunteer, can make a significant impact. JA board member and class volunteer Dee Davidson has been influencing students' lives

dealing with from day-to-day in regards to finances and careers." What motivates him to continue volunteering is that "aha" moment when children start envisioning what they might want to be when they grow up, and the possibility of that student becoming an entrepreneur in the future giving him great satisfaction in what he does.

Junior Achievement Worldwide, with headquarters in Colorado Springs, has



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- Chad Vail

individual supporters, grants, and fundraisers such as Bowling for Kids and the JA Nigel Cooper Golf Tournament, it is able to keep providing and sustaining programs in such schools as Daniel Island Academy, Hanahan Elementary, and the Garrett Academy of Technology. Chad sees Charleston as "a philanthropic community. Charleston is a giving community. Education and financial literacy are two very challenging issues that people think about." Once the message of what JA is about comes across, the program

the impression that can be left on a child. The material and format for the class is so well done that it is able to be modified for special needs children so that all participate. Chad knew the JA programs were good, but "was blown away" by the magic that occurred in the classroom and the amazement on the students' faces when presented with the materials.

Financial responsibility is paramount to the success of any local economy. It affects every segment--home ownership, business ownership, and the local tax base, to name a

for over 16 years. After being approached by a co-worker from Alcoa to teach a class, Dee stated that once he stepped into the classroom he was hooked. The lessons and teaching that JA brings to the classroom are skills and fundamentals that can be used their entire life. Dee remarked that he "loved going into a classroom and watching the kids get excited about learning financial literacy. You can tell when a child gets it, and they start to put together what you are teaching and what they and their families are

been in operation since 1919, and has routinely presented materials that are synonymous with quality. JA is the world's largest organization dedicated to preparing young people for the real world by showing them how to generate wealth and effectively manage it, how to create jobs that make their communities more robust, and how to apply entrepreneurial thinking to the workplace. Throughout JA's sequential and integrated kindergarten through twelfth grade programs, students

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use information, apply basic skills, think critically, and solve complex problems. The use of role models from the community is an added bonus as they offer students inspiration, enthusiasm, knowledge, and life experience, along with further enhancing the teaching of economics to support reading, writing, and math concepts being taught in the classroom.

The volunteer time is relatively small in comparison to what is given back to the student. Most JA programs are comprised of six thirty-minute lessons, and all of the materials are provided to the school. The Elementary School Program includes seven themes for kindergarten through fifth grade. The themes extend from "Ourselves" for kindergartners to "Our Nation" for the fifth grade curriculum. The programs illustrate how people assume roles as individuals, workers, and consumers in an expanding environment. The Middle Grades Program is for grades six through eight. It promotes three central themes: the economics of households, the economics of businesses, and the economics of the world marketplace. There is a particular emphasis on staying in school, including an examination of the personal and social impact of not completing a high school education. The High School Program focuses on workforce readiness. It prepares young people for their future roles, whether on the job or in continuing their education. Activities are geared toward real-world training through a series of programs that help students develop the knowledge, skills, and attitudes to become productive citizens and workers. As a volunteer,

you could be helping a third grader plan a city or a ninth grader prepare for the workplace through mock interviews, as well as augmenting lessons presented by the teacher.

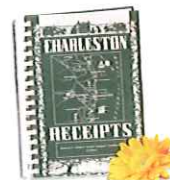
One of the impressive aspects of JA is the unique methodology used to teach students about economics, entrepreneurship, and free enterprise. Volunteers from the business community teach the lessons to students, and infuse real-life experience into the message put forth by JA. What makes it memorable is that the lessons are very similar to what the students are taught in school because all programs are based on the South Carolina Standards of Education. What is paramount is the interaction with someone who isn't their teacher reinforcing and enhancing what the school is trying to present.

Both Chad and Dee agree that the exhilarating part of Junior Achievement is seeing students learn. Chad states that "JA empowers students to reach beyond what is in front of their faces and to fulfill their potential," as well as helping "unlock the future of every student." Dee enjoys making a difference in the life of a child, and loves "how they cheer every time 'Mr. Dee' walks into the classroom. How cool is it to have kids cheer about learning!" According to Mr. Vail, the proof is in the sustainability of JA empowering students to financially succeed in a global market, and the take-away from Junior Achievement is that the American dream is still alive and well. Since 1966, Junior Achievement of Coastal South Carolina has been teaching students how to mind their own business! ■

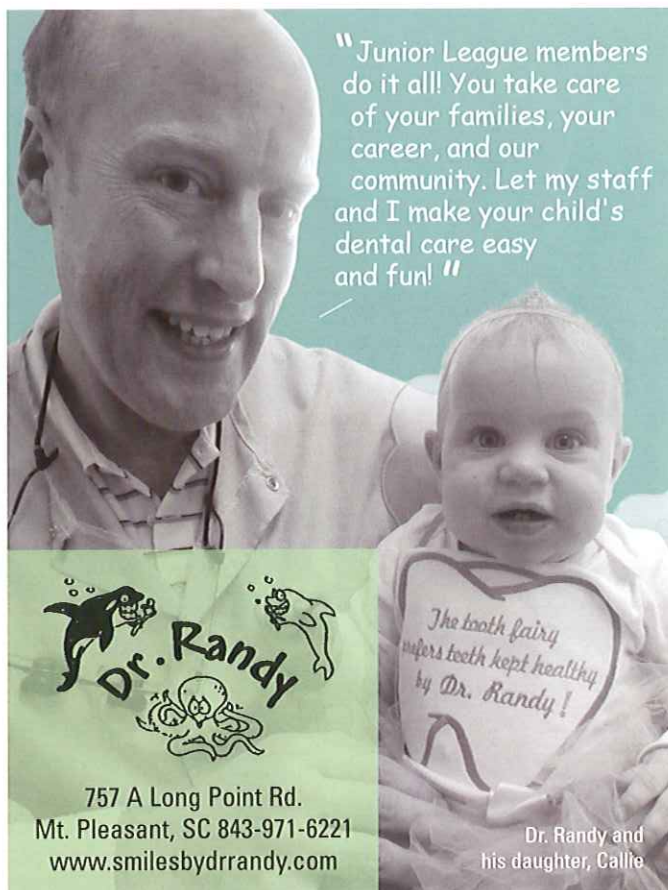
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Dr. Randy and his daughter, Callie



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