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Form 990

## Return of Organization Exempt From Income Tax

OMB No 1545-0047

Department of the Treasury  
Internal Revenue ServiceUnder section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung  
benefit trust or private foundation)

2009

Open to Public  
Inspection

► The organization may have to use a copy of this return to satisfy state reporting requirements

<b>A For the 2009 calendar year, or tax year beginning</b>		<b>July 1</b>	<b>, 2009, and ending</b>	<b>June 30</b>	<b>, 2010</b>
<b>B Check if applicable</b>		<b>C Name of organization</b>		<b>D Employer identification number</b>	
<input type="checkbox"/> Address change <input type="checkbox"/> Name change <input type="checkbox"/> Initial return <input type="checkbox"/> Terminated <input type="checkbox"/> Amended return <input type="checkbox"/> Application pending		Junior Achievement of Northern Indiana Doing Business As		35 0922731	
		Number and street (or P.O. box if mail is not delivered to street address)		E Telephone number	
		601 Noble Drive		(260) 484-2543	
		City or town, state or country, and ZIP + 4		F Gross receipts \$ 2,368,384	
		Fort Wayne, IN 46825			
		F Name and address of principal officer Lena Yarian 601 Noble Drive, Fort Wayne, IN 46825		H(a) Is this a group return for affiliates? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
				H(b) Are all affiliates included? <input type="checkbox"/> Yes <input type="checkbox"/> No	
				If "No," attach a list (see instructions)	
				H(c) Group exemption number ►	
<b>I Tax-exempt status</b>		<input checked="" type="checkbox"/> 501(c) ( ) (insert no) <input type="checkbox"/> 4947(a)(1) or <input type="checkbox"/> 527			
<b>J Website:</b>		► <a href="http://www.jani.org">www.jani.org</a>			
<b>K Form of organization</b>		<input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other ►		<b>L Year of formation</b> 1952 <b>M State of legal domicile</b> IN	

**Part I Summary**

1 Briefly describe the organization's mission or most significant activities: **The mission statement of JANI is as follows**  
**Junior Achievement educates and inspires young people to value free enterprise, business and economics**  
**to improve the quality of their lives.**

2 Check this box ►  if the organization discontinued its operations or disposed of more than 25% of its net assets

3 Number of voting members of the governing body (Part VI, line 1a) . . . . . 3 68

4 Number of independent voting members of the governing body (Part VI, line 1b) . . . . . 4 68

5 Total number of employees (Part V, line 2a) . . . . . 5 61

6 Total number of volunteers (estimate if necessary) . . . . . 6 4,763

7a Total gross unrelated business revenue from Part VIII, column (C), line 12 . . . . . 7a

b Net unrelated business taxable income from Form 990-T, line 34 . . . . . 7b

		<b>RECEIVED</b>	<b>Prior Year</b>	<b>Current Year</b>
Revenue	8 Contributions and grants (Part VIII, line 1b) . . . . .	745,518	688,773	
	9 Program service revenue (Part VIII, line 2a) . . . . .	144,571	128,871	
	10 Investment income (Part VIII, column (A), lines 3, 4, and 7d) . . . . .	9,326	17,196	
	11 Other revenue (Part VIII, column (A), lines 5, 6d, 8e, 9e, 10e, and 11e) . . . . .	1,084,667	1,076,070	
	12 Total revenue – add lines 8 through 11 (must equal Part VIII, column (A), line 12) . . . . .	1,984,082	1,910,910	
Expenses	13 Grants and similar amounts paid (Part IX, column (A), lines 1-9) . . . . .			
	14 Benefits paid to or for members (Part IX, column (A), line 4) . . . . .	1,331,671	1,290,047	
	15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10) . . . . .			
	16a Professional fundraising fees (Part IX, column (A), line 11e) . . . . .			
	b Total fundraising expenses (Part IX, column (D), line 25) . . . . .	979,569	807,998	
	17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24f) . . . . .	2,311,240	2,098,045	
	18 Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25) . . . . .	(327,158)	(187,135)	
Net Assets or Fund Balances	20 Total assets (Part X, line 16) . . . . .	3,203,426	3,035,267	<b>Beginning of Current Year</b>
	21 Total liabilities (Part X, line 26) . . . . .	146,901	165,877	<b>End of Year</b>
	22 Net assets or fund balances. Subtract line 21 from line 20 . . . . .	3,056,525	2,869,390	

**Part II Signature Block**

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge

Sign  
Here

2-10-2011

Signature of officer

Date

Lena Yarian President

Type or print name and title

Paid  
Preparer's  
Use OnlyPreparer's  
signature

Date

Check if  
self-  
employed ► Preparer's identifying number  
(see instructions)Firm's name (or yours  
if self-employed),  
address, and ZIP + 4EIN ►  
Phone no ► ( )

May the IRS discuss this return with the preparer shown above? (see instructions)

 Yes  No

For Privacy Act and Paperwork Reduction Act Notice, see the separate instructions.

Cat No 11282Y

Form 990 (2009)

AG

**Part III Statement of Program Service Accomplishments**

1 Briefly describe the organization's mission:

**The mission statement of JAN is as follows: Junior Achievement educates and inspires young people to value free enterprise, business and economics to improve the quality of their lives.**

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ?  Yes  No

If "Yes," describe these new services on Schedule O.

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services?  Yes  No

If "Yes," describe these changes on Schedule O.

4 Describe the exempt purpose achievements for each of the organization's three largest program services by expenses. Section 501(c)(3) and 501(c)(4) organizations and section 4947(a)(1) trusts are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a (Code: ..... ) (Expenses \$ 40,203 including grants of \$ ..... ) (Revenue \$ 66,800 )

**JA BizTown: Through daily lessons, hands-on activities, and active participation in a simulated community designed to support differentiated learning styles, students develop a strong understanding of the relationship between what they learn in school and their successful participation in a worldwide economy. The JA BizTown program combines in-class learning with a day-long visit to this fully-interactive simulated town facility. The program helps students connect the dots between what they learn in school and the real world.**

**The above expense amounts reflect only direct material expenses. The total expenses of the program however, include direct expenses plus allocated expenses of areas where expenses cover multiple programs.**

**The revenue reflects specific income raised to cover both direct and allocated expenses.**

4b (Code: ..... ) (Expenses \$ 33,605 including grants of \$ ..... ) (Revenue \$ 84,700 )

**JA Finance Park: JA Finance Park is a month-long economics education program that introduces personal financial planning and career exploration. It is designed to be taught to middle grade and high school students by classroom teachers. At the culmination of this program, students visit JA Finance Park to put into practice what they've learned about economic options and the principles of budgeting. Assisted by their teachers and a staff of trained volunteers, they have the opportunity to actually develop and commit to a personal budget. The program combines in-class learning with a day-long visit to Lincoln Finance Park.**

**The above expense amounts reflect only direct material expenses. The total expenses of the program however, include direct expenses plus allocated expenses of areas where expenses cover multiple programs.**

**The revenue reflects specific income raised to cover both direct and allocated expenses.**

4c (Code: ..... ) (Expenses \$ 168,849 including grants of \$ ..... ) (Revenue \$ 248,276 )

**K-5 Elementary Programs: The elementary school programs include six sequential themes for kindergarten through fifth-grade students and one capstone experience. Students learn the basic concepts of business and economics and how education is relevant to the workplace. The sequential activities build on studies from each preceding grade and prepare students for secondary school and lifelong learning.**

**The above expense amounts reflect only direct material expenses. The total expenses of the program however, include direct expenses plus allocated expenses of areas where expenses cover multiple programs.**

**The revenue reflects specific income raised to cover both direct and allocated expenses.**

4d Other program services. (Describe in Schedule O.)  
(Expenses \$ ..... including grants of \$ ..... ) (Revenue \$ ..... )

4e Total program service expenses ► 1,615,493

**Part IV Checklist of Required Schedules**

	Yes	No
1 Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? If "Yes," complete Schedule A	1 ✓	
2 Is the organization required to complete Schedule B, Schedule of Contributors?	2 ✓	
3 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I	3 ✓	
4 <b>Section 501(c)(3) organizations.</b> Did the organization engage in lobbying activities? If "Yes," complete Schedule C, Part II	4 ✓	
5 <b>Section 501(c)(4), 501(c)(5), and 501(c)(6) organizations.</b> Is the organization subject to the section 6033(e) notice and reporting requirement and proxy tax? If "Yes," complete Schedule C, Part III	5	
6 Did the organization maintain any donor advised funds or any similar funds or accounts where donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? If "Yes," complete Schedule D, Part I	6 ✓	
7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? If "Yes," complete Schedule D, Part II	7 ✓	
8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part III	8 ✓	
9 Did the organization report an amount in Part X, line 21; serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? If "Yes," complete Schedule D, Part IV	9 ✓	
10 Did the organization, directly or through a related organization, hold assets in term, permanent, or quasi-endowments? If "Yes," complete Schedule D, Part V	10 ✓	
11 Is the organization's answer to any of the following questions "Yes"? If so, complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable <ul style="list-style-type: none"> <li>• Did the organization report an amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D, Part VI.</li> <li>• Did the organization report an amount for investments—other securities in Part X, line 12 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VII.</li> <li>• Did the organization report an amount for investments—program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VIII.</li> <li>• Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part IX.</li> <li>• Did the organization report an amount for other liabilities in Part X, line 25? If "Yes," complete Schedule D, Part X.</li> <li>• Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48? If "Yes," complete Schedule D, Part XI.</li> </ul>	11 ✓	
12 Did the organization obtain separate, independent audited financial statements for the tax year? If "Yes," complete Schedule D, Parts XI, XII, and XIII.	12 ✓	
12A Was the organization included in consolidated, independent audited financial statements for the tax year? If "Yes," completing Schedule D, Parts XI, XII, and XIII is optional.	12A ✓	
13 Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E	13 ✓	
14a Did the organization maintain an office, employees, or agents outside of the United States? <ul style="list-style-type: none"> <li>b Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, and program service activities outside the United States? If "Yes," complete Schedule F, Part I</li> </ul>	14a ✓	
15 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or assistance to any organization or entity located outside the United States? If "Yes," complete Schedule F, Part II	15 ✓	
16 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or assistance to individuals located outside the United States? If "Yes," complete Schedule F, Part III	16 ✓	
17 Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? If "Yes," complete Schedule G, Part I	17 ✓	
18 Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? If "Yes," complete Schedule G, Part II	18 ✓	
19 Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? If "Yes," complete Schedule G, Part III	19 ✓	
20 Did the organization operate one or more hospitals? If "Yes," complete Schedule H	20 ✓	

**Part IV Checklist of Required Schedules (continued)**

		Yes	No
21	Did the organization report more than \$5,000 of grants and other assistance to governments and organizations in the United States on Part IX, column (A), line 1? If "Yes," complete Schedule I, Parts I and II.	21	✓
22	Did the organization report more than \$5,000 of grants and other assistance to individuals in the United States on Part IX, column (A), line 2? If "Yes," complete Schedule I, Parts I and III.	22	✓
23	Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? If "Yes," complete Schedule J.	23	✓
24a	Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25.	24a	✓
b	Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?	24b	
c	Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?	24c	
d	Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?	24d	
25a	<b>Section 501(c)(3) and 501(c)(4) organizations.</b> Did the organization engage in an excess benefit transaction with a disqualified person during the year? If "Yes," complete Schedule L, Part I.	25a	✓
b	Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? If "Yes," complete Schedule L, Part I.	25b	✓
26	Was a loan to or by a current or former officer, director, trustee, key employee, highly compensated employee, or disqualified person outstanding as of the end of the organization's tax year? If "Yes," complete Schedule L, Part II.	26	✓
27	Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor, or a grant selection committee member, or to a person related to such an individual? If "Yes," complete Schedule L, Part III.	27	✓
28	Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions):	28a	✓
a	A current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV.	28b	✓
b	A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV.	28c	✓
c	An entity of which a current or former officer, director, trustee, or key employee of the organization (or a family member) was an officer, director, trustee, or direct or indirect owner? If "Yes," complete Schedule L, Part IV.	29	✓
29	Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M.	30	✓
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule M.	31	✓
31	Did the organization liquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part I.	32	✓
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete Schedule N, Part II.	33	✓
33	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If "Yes," complete Schedule R, Part I.	34	✓
34	Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Parts II, III, IV, and V, line 1.	35	✓
35	Is any related organization a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2.	36	✓
36	<b>Section 501(c)(3) organizations.</b> Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, line 2.	37	✓
37	Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part VI.	38	✓
38	Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11 and 19? <b>Note.</b> All Form 990 filers are required to complete Schedule O.		

**Part V Statements Regarding Other IRS Filings and Tax Compliance**

**1a** Enter the number reported in Box 3 of Form 1096, Annual Summary and Transmittal of U.S. Information Returns. Enter -0- if not applicable **1a** **2**

**b** Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable **1b** **0**

**c** Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners? **1c** **✓**

**2a** Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return **2a** **61**

**b** If at least one is reported on line 2a, did the organization file all required federal employment tax returns? **2b** **✓**

**Note.** If the sum of lines 1a and 2a is greater than 250, you may be required to e-file this return. (see instructions)

**3a** Did the organization have unrelated business gross income of \$1,000 or more during the year covered by this return? **3a** **✓**

**b** If "Yes," has it filed a Form 990-T for this year? If "No," provide an explanation in Schedule O **3b**

**4a** At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)? **4a** **✓**

**b** If "Yes," enter the name of the foreign country. ► See the instructions for exceptions and filing requirements for Form TD F 90-22.1, Report of Foreign Bank and Financial Accounts.

**5a** Was the organization a party to a prohibited tax shelter transaction at any time during the tax year? **5a** **✓**

**b** Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction? **5b** **✓**

**c** If "Yes" to line 5a or 5b, did the organization file Form 8886-T, Disclosure by Tax-Exempt Entity Regarding Prohibited Tax Shelter Transaction? **5c**

**6a** Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible? **6a** **✓**

**b** If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible? **6b**

**7 Organizations that may receive deductible contributions under section 170(c).**

**a** Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor? **7a** **✓**

**b** If "Yes," did the organization notify the donor of the value of the goods or services provided? **7b**

**c** Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282? **7c** **✓**

**d** If "Yes," indicate the number of Forms 8282 filed during the year **7d**

**e** Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? **7e** **✓**

**f** Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract? **7f** **✓**

**g** For all contributions of qualified intellectual property, did the organization file Form 8899 as required? **7g**

**h** For contributions of cars, boats, airplanes, and other vehicles, did the organization file a Form 1098-C as required? **7h**

**8 Sponsoring organizations maintaining donor advised funds and section 509(a)(3) supporting organizations.** Did the supporting organization, or a donor advised fund maintained by a sponsoring organization, have excess business holdings at any time during the year? **8**

**9 Sponsoring organizations maintaining donor advised funds.**

**a** Did the organization make any taxable distributions under section 4966? **9a**

**b** Did the organization make a distribution to a donor, donor advisor, or related person? **9b**

**10 Section 501(c)(7) organizations.** Enter: **10a**

**a** Initiation fees and capital contributions included on Part VIII, line 12. **10b**

**11 Section 501(c)(12) organizations.** Enter: **11a**

**a** Gross income from members or shareholders **11b**

**b** Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them.) **12a**

**12a Section 4947(a)(1) non-exempt charitable trusts.** Is the organization filing Form 990 in lieu of Form 1041? **12b**

**b** If "Yes," enter the amount of tax-exempt interest received or accrued during the year. **12b**

**Part VI Governance, Management, and Disclosure** For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes in Schedule O. See instructions.

**Section A. Governing Body and Management**

		Yes	No
1a	Enter the number of voting members of the governing body	1a	68
1b	Enter the number of voting members that are independent	1b	68
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?	2	✓
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors or trustees, or key employees to a management company or other person?	3	✓
4	Did the organization make any significant changes to its organizational documents since the prior Form 990 was filed?	4	✓
5	Did the organization become aware during the year of a material diversion of the organization's assets?	5	✓
6	Does the organization have members or stockholders?	6	✓
7a	Does the organization have members, stockholders, or other persons who may elect one or more members of the governing body?	7a	✓
b	Are any decisions of the governing body subject to approval by members, stockholders, or other persons?	7b	✓
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:	8a	✓
a	The governing body	8b	✓
b	Each committee with authority to act on behalf of the governing body?	9a	✓
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses in Schedule O		

**Section B. Policies** (This Section B requests information about policies not required by the Internal Revenue Code.)

	Yes	No	
10a	Does the organization have local chapters, branches, or affiliates?	10a	✓
b	If "Yes," does the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with those of the organization?	10b	✓
11	Has the organization provided a copy of this Form 990 to all members of its governing body before filing the form?	11	✓
11A	Describe in Schedule O the process, if any, used by the organization to review this Form 990.	12a	✓
12a	Does the organization have a written conflict of interest policy? If "No," go to line 13	12b	✓
b	Are officers, directors or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	12c	✓
c	Does the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this is done	13	✓
13	Does the organization have a written whistleblower policy?	14	✓
14	Does the organization have a written document retention and destruction policy?	15a	✓
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?	15b	✓
a	The organization's CEO, Executive Director, or top management official	16a	✓
b	Other officers or key employees of the organization	16b	✓
	If "Yes" to line 15a or 15b, describe the process in Schedule O. (See instructions.)		
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?		
b	If "Yes," has the organization adopted a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and taken steps to safeguard the organization's exempt status with respect to such arrangements?		

**Section C. Disclosure**

- 17 List the states with which a copy of this Form 990 is required to be filed ►
- 18 Section 6104 requires an organization to make its Forms 1023 (or 1024 if applicable), 990, and 990-T (501(c)(3)s only) available for public inspection. Indicate how you make these available Check all that apply
 

Own website  Another's website  Upon request
- 19 Describe in Schedule O whether (and if so, how), the organization makes its governing documents, conflict of interest policy, and financial statements available to the public.
- 20 State the name, physical address, and telephone number of the person who possesses the books and records of the organization. ► Dick Stahl, 601 Noble Drive, Fort Wayne, IN 46825 (260) 484-2543

**Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors**
**Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees**

1a Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year. Use Schedule J-2 if additional space is needed.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.

- List all of the organization's **current** key employees. See instructions for definition of "key employee."

- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations.

- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.

- List all of the organization's **former** directors or trustees that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations.

List persons in the following order: individual trustees or directors; institutional trustees; officers; key employees; highest compensated employees; and former such persons.

Check this box if the organization did not compensate any current officer, director, or trustee.

(A) Name and Title	(B) Average hours per week	(C) Position (check all that apply)					(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated			
Marcuccilli, Jim-Board chairman	0	X							
Exec. Members	0	X							
Brown, Curt	0	X							
Brown, Jerry	0	X							
Bruns, Kathy	0	X							
Eikenberry, Mike	0	X							
Fink, Steve	0	X							
Glassburn, Allen	0	X							
Dr. Green, Karyle	0	X							
Johnston, James, M. -JA Fnd. Chairman	0	X							
Dr. Mastrangelo, Michael	0	X							
Morello, Pat	0	X							
Panning, Troy	0	X							
Dr. Robinson, Wendy	0	X							
Rolland, Ian	0	X							
Schrumper, Chuck	0	X							
Smuts, Brad	0	X							
Veenstra, Andy	0	X							
Regular Members	0	X							
Adair, Mark	0	X							
Adams, Stan	0	X							
Dr. Baker, Russell	0	X							
Bean, Bill	0	X							
Bell, Jeff	0	X							
Bell, Matt	0	X							
Benzing, Jeff	0	X							
Borne, Tim	0	X							
Busse, Keith	0	X							
Busse, Michael	0	X							
Cole, Bruce	0	X							
Connolly, Mike	0	X							
Copeland, Dan	0	X							

**Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors**

**Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees**

1a Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year. Use Schedule J-2 if additional space is needed.

• List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.

• List all of the organization's **current** key employees. See instructions for definition of "key employee."

• List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations.

• List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.

• List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations.

List persons in the following order: individual trustees or directors; institutional trustees; officers; key employees; highest compensated employees; and former such persons.

Check this box if the organization did not compensate any current officer, director, or trustee.

(A) Name and Title	(B) Average hours per week	(C) Position (check all that apply)					(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated			
Craw, Justin	0	X							
Earis, Michael	0	X							
Freeland, Deanna	0	X							
Gallmeyer, Tom	0	X							
Giesler, Jerry	0	X							
Graham, Larry	0	X							
Hamilton, Bruce	0	X							
Henry, John, Jr.	0	X							
Irmscher, Kim	0	X							
Jones, Elaine	0	X							
Jorgensen, Jay	0	X							
Kohrman, Tony	0	X							
Maggard, Kent	0	X							
Manzer, Marilyn	0	X							
Meyer, Jeff	0	X							
Michaels, Pat	0	X							
Miller, Tim	0	X							
Mills, Jan	0	X							
Mishler, Michael	0	X							
Molter, Bruce	0	X							
Moss, Parker	0	X							
Newlin, Tim	0	X							
Norwalk, Rob	0	X							
O'Daniel, Randy	0	X							
Ottinger, Eric	0	X							
Palmer, Dan	0	X							
Pasterick, Pat	0	X							
Roebel, Greg	0	X							
Rossero, John	0	X							
Schlemmer, Jon	0	X							
Schoegler, Heather	0	X							
Spencer, Roscoe	0	X							

## **Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors**

**Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees**

**1a** Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year. Use Schedule J-2 if additional space is needed.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.
  - List all of the organization's **current** key employees. See instructions for definition of "key employee."
  - List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations.
  - List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.

- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations.

List persons in the following order: individual trustees or directors; institutional trustees; officers; key employees; highest

Check this box if the organization did not compensate any current officer, director, or trustee.

hours per week       0-10       11-20       21-30       31-40       41-50       51-60       61-70       71-80       81-90       91-100       101-110       111-120       121-130       131-140       141-150       151-160       161-170       171-180       181-190       191-200       201-210       211-220       221-230       231-240       241-250       251-260       261-270       271-280       281-290       291-300       301-310       311-320       321-330       331-340       341-350       351-360       361-370       371-380       381-390       391-400       401-410       411-420       421-430       431-440       441-450       451-460       461-470       471-480       481-490       491-500       501-510       511-520       521-530       531-540       541-550       551-560       561-570       571-580       581-590       591-600       601-610       611-620       621-630       631-640       641-650       651-660       661-670       671-680       681-690       691-700       701-710       711-720       721-730       731-740       741-750       751-760       761-770       771-780       781-790       791-800       801-810       811-820       821-830       831-840       841-850       851-860       861-870       871-880       881-890       891-900       901-910       911-920       921-930       931-940       941-950       951-960       961-970       971-980       981-990       991-1000

**Part VII** **Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees (continued)**

1b Total . . . . . ► 101,821 O 13,056

2 Total number of individuals (including but not limited to those listed above) who received more than \$100,000 in reportable compensation from the organization ►

		Yes	No
3	Did the organization list any <b>former</b> officer, director or trustee, key employee, or highest compensated employee on line 1a? If "Yes," complete Schedule J for such individual	3	✓
4	For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than \$150,000? If "Yes," complete Schedule J for such individual.	4	✓
5	Did any person listed on line 1a receive or accrue compensation from any unrelated organization for services rendered to the organization? If "Yes," complete Schedule J for such person	5	✓

## **Section B. Independent Contractors**

1 Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization.

(A) Name and business address	(B) Description of services	(C) Compensation

2 Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 in compensation from the organization ►

**Part VIII Statement of Revenue**

		(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512, 513, or 514
Contributions, gifts, grants and other similar amounts	<b>1a</b> Federated campaigns . . . . . <b>1b</b> Membership dues . . . . . <b>1c</b> Fundraising events . . . . . <b>1d</b> Related organizations . . . . . <b>1e</b> Government grants (contributions). . . . . <b>1f</b> All other contributions, gifts, grants, and similar amounts not included above . . . . . <b>1g</b> Noncash contributions included in lines 1a-1f: \$ . . . . . <b>1h</b> Total. Add lines 1a-1f . . . . . ►	<b>1a</b>  <b>1b</b> 2,880 <b>1c</b> 137,534 <b>1d</b> <b>1e</b>  <b>1f</b> 548,359  <b>1h</b> 688,773			
Program Service Revenue	<b>2a</b> Program Fees . . . . . <b>2b</b> BizTown . . . . . <b>2c</b> Finance Park . . . . . <b>2d</b> . . . . . <b>2e</b> . . . . . <b>2f</b> All other program service revenue . . . . . <b>2g</b> Total. Add lines 2a-2f . . . . . ►	<b>2a</b> Business Code  611710 9,192 611710 48,169 611710 71,510  <b>2g</b> 128,871			<b>2a</b> 9,192 <b>2b</b> 48,169 <b>2c</b> 71,510  <b>2g</b> . . . . .
Other Revenue	<b>3</b> Investment income (including dividends, interest, and other similar amounts) . . . . . ► <b>4</b> Income from investment of tax-exempt bond proceeds ► <b>5</b> Royalties . . . . . ►  <b>6a</b> Gross Rents . . . . . <b>6b</b> Less: rental expenses . . . . . <b>6c</b> Rental income or (loss) . . . . . <b>6d</b> Net rental income or (loss) . . . . . ►  <b>7a</b> Gross amount from sales of assets other than inventory . . . . . <b>7b</b> Less: cost or other basis and sales expenses . . . . . <b>7c</b> Gain or (loss) . . . . . <b>7d</b> Net gain or (loss) . . . . . ►  <b>8a</b> Gross income from fundraising events (not including \$ . . . . . of contributions reported on line 1c). See Part IV, line 18 . . . . . <b>a</b> 995,343 <b>b</b> 126,414 <b>c</b> Net income or (loss) from fundraising events . . . . . ►  <b>9a</b> Gross income from gaming activities. See Part IV, line 19 . . . . . <b>a</b> . . . . . <b>b</b> . . . . . <b>c</b> Net income or (loss) from gaming activities . . . . . ►  <b>10a</b> Gross sales of inventory, less returns and allowances . . . . . <b>a</b> . . . . . <b>b</b> . . . . . <b>c</b> Net income or (loss) from sales of inventory . . . . . ►  <b>11a</b> Miscellaneous Revenue Business Code  <b>11b</b> Major Customers . . . . . <b>11c</b> . . . . . <b>11d</b> . . . . . <b>11e</b> All other revenue . . . . . <b>11f</b> Total. Add lines 11a-11d . . . . . ► <b>12</b> Total revenue. See instructions. . . . . ►	<b>3</b> 17,196  <b>4</b> <b>5</b>  <b>6a</b> <b>6b</b> <b>6c</b> <b>6d</b>  <b>7a</b> <b>7b</b> <b>7c</b> <b>7d</b>  <b>8a</b> <b>a</b> 995,343 <b>b</b> 126,414 <b>c</b> 850,618  <b>9a</b> <b>a</b> <b>b</b> <b>c</b>  <b>10a</b> <b>a</b> <b>b</b> <b>c</b>  <b>11a</b> <b>11b</b> <b>11c</b> <b>11d</b> <b>11e</b> <b>11f</b>  <b>12</b>			<b>3</b> 17,196  <b>4</b> <b>5</b>  <b>6a</b> <b>6b</b> <b>6c</b> <b>6d</b>  <b>7a</b> <b>7b</b> <b>7c</b> <b>7d</b>  <b>8a</b> <b>a</b> 995,343 <b>b</b> 126,414 <b>c</b> 850,618  <b>9a</b> <b>a</b> <b>b</b> <b>c</b>  <b>10a</b> <b>a</b> <b>b</b> <b>c</b>  <b>11a</b> <b>11b</b> <b>11c</b> <b>11d</b> <b>11e</b> <b>11f</b>  <b>12</b>

**Part IX Statement of Functional Expenses**

Section 501(c)(3) and 501(c)(4) organizations must complete all columns.

All other organizations must complete column (A) but are not required to complete columns (B), (C), and (D).

<i>Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.</i>	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to governments and organizations in the U.S. See Part IV, line 21				
2 Grants and other assistance to individuals in the U.S. See Part IV, line 22				
3 Grants and other assistance to governments, organizations, and individuals outside the U.S. See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	114,877	114,877		
6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages	924,206	642,139	37,609	244,458
8 Pension plan contributions (include section 401(k) and section 403(b) employer contributions)	97,018	55,300	39,778	1,940
9 Other employee benefits	75,187	44,535	1,426	29,226
10 Payroll taxes	78,759	44,893	1,575	32,291
11 Fees for services (non-employees):				
a Management				
b Legal				
c Accounting	16,625		16,625	
d Lobbying				
e Professional fundraising services. See Part IV, line 17				
f Investment management fees				
g Other	13,773		13,773	
12 Advertising and promotion				
13 Office expenses	22,822	15,260	3,781	3,781
14 Information technology				
15 Royalties				
16 Occupancy	43,200	43,200		
17 Travel	37,458	26,220		11,238
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings				
20 Interest	1,155	1,155		
21 Payments to affiliates	65,137	65,137		
22 Depreciation, depletion, and amortization	108,561	108,561		
23 Insurance	19,059	15,247	3,812	
24 Other expenses Itemize expenses not covered above. (Expenses grouped together and labeled miscellaneous may not exceed 5% of total expenses shown on line 25 below.)				
a Direct Program Costs	372,499	372,499		
b Major Customer Foundation Development	35,385	14,870	5,301	15,214
c Utilities	29,024	20,317	1,451	7,256
d Telephone	23,851	16,696	1,192	5,963
e				
f All other expenses	19,449	14,587	4,862	
25 Total functional expenses. Add lines 1 through 24f	2,098,045	1,615,493	131,185	351,367
26 Joint costs. Check here ► <input type="checkbox"/> if following SOP 98-2. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation		77%	6%	17%

**Part X Balance Sheet**

		(A) Beginning of year		(B) End of year
Assets	1 Cash—non-interest-bearing	749,621	1	913,889
	2 Savings and temporary cash investments	155,826	2	111,495
	3 Pledges and grants receivable, net	499,946	3	278,519
	4 Accounts receivable, net	65,861	4	117,340
	5 Receivables from current and former officers, directors, trustees, key employees, and highest compensated employees. Complete Part II of Schedule L		5	
	6 Receivables from other disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B). Complete Part II of Schedule L		6	
	7 Notes and loans receivable, net		7	
	8 Inventories for sale or use		8	
	9 Prepaid expenses and deferred charges	72,184	9	59,604
	10a Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a	2,442,794	
	b Less: accumulated depreciation	10b	1,171,673	1,379,682
	11 Investments—publicly traded securities		10c	1,271,121
	12 Investments—other securities. See Part IV, line 11		11	
	13 Investments—program-related. See Part IV, line 11		12	
	14 Intangible assets		13	
	15 Other assets. See Part IV, line 11	280,306	14	283,299
	16 Total assets. Add lines 1 through 15 (must equal line 34)	3,203,426	15	3,035,267
Liabilities	17 Accounts payable and accrued expenses	79,378	17	114,309
	18 Grants payable		18	
	19 Deferred revenue		19	
	20 Tax-exempt bond liabilities		20	
	21 Escrow or custodial account liability. Complete Part IV of Schedule D		21	
	22 Payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons. Complete Part II of Schedule L		22	
	23 Secured mortgages and notes payable to unrelated third parties		23	
	24 Unsecured notes and loans payable to unrelated third parties		24	
	25 Other liabilities. Complete Part X of Schedule D	67,523	25	51,568
	26 Total liabilities. Add lines 17 through 25	146,901	26	165,877
Net Assets or Fund Balances	Organizations that follow SFAS 117, check here ► <input type="checkbox"/> and complete lines 27 through 29, and lines 33 and 34.			
	27 Unrestricted net assets	2,092,527	27	1,998,511
	28 Temporarily restricted net assets	683,692	28	587,580
	29 Permanently restricted net assets	280,306	29	283,299
	Organizations that do not follow SFAS 117, check here ► <input type="checkbox"/> and complete lines 30 through 34.			
	30 Capital stock or trust principal, or current funds		30	
	31 Paid-in or capital surplus, or land, building, or equipment fund		31	
	32 Retained earnings, endowment, accumulated income, or other funds		32	
	33 Total net assets or fund balances	3,056,525	33	2,869,390
	34 Total liabilities and net assets/fund balances	3,203,426	34	3,035,267

**Part XI Financial Statements and Reporting**

1 Accounting method used to prepare the Form 990:  Cash  Accrual  Other \_\_\_\_\_  
 If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule O.

2a Were the organization's financial statements compiled or reviewed by an independent accountant? \_\_\_\_\_  
 b Were the organization's financial statements audited by an independent accountant? \_\_\_\_\_  
 c If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant? \_\_\_\_\_  
 If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O.

d If "Yes" to line 2a or 2b, check a box below to indicate whether the financial statements for the year were issued on a consolidated basis, separate basis, or both:  
 Separate basis  Consolidated basis  Both consolidated and separate basis

3a As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133? \_\_\_\_\_  
 b If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits.

	Yes	No
2a		✓
2b	✓	
2c	✓	
3a		✓
3b		

**SCHEDULE A**  
(Form 990 or 990-EZ)

Department of the Treasury  
Internal Revenue Service

**Public Charity Status and Public Support**

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.

► Attach to Form 990 or Form 990-EZ. ► See separate instructions.

OMB No. 1545-0047

**2009**

Open to Public  
Inspection

Name of the organization

Junior Achievement of Northern Indiana

Employer identification number

35 0922731

**Part I Reason for Public Charity Status** (All organizations must complete this part.) See instructions.

The organization is not a private foundation because it is: (For lines 1 through 11, check only one box.)

1  A church, convention of churches, or association of churches described in **section 170(b)(1)(A)(ii)**.  
 2  A school described in **section 170(b)(1)(A)(ii)**. (Attach Schedule E.)  
 3  A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii)**.  
 4  A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii)**. Enter the hospital's name, city, and state: \_\_\_\_\_  
 5  An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv)**. (Complete Part II.)  
 6  A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v)**.  
 7  An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)  
 8  A community trust described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)  
 9  An organization that normally receives: (1) more than 33 1/3 % of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions—subject to certain exceptions, and (2) no more than 33 1/3 % of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See **section 509(a)(2)**. (Complete Part III.)  
 10  An organization organized and operated exclusively to test for public safety. See **section 509(a)(4)**.  
 11  An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2)**. See **section 509(a)(3)**. Check the box that describes the type of supporting organization and complete lines 11e through 11h.  
 a  Type I      b  Type II      c  Type III—Functionally integrated      d  Type III—Other  
 e  By checking this box, I certify that the organization is not controlled directly or indirectly by one or more disqualified persons other than foundation managers and other than one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2)**.  
 f If the organization received a written determination from the IRS that it is a Type I, Type II, or Type III supporting organization, check this box \_\_\_\_\_   
 g Since August 17, 2006, has the organization accepted any gift or contribution from any of the following persons?  
 (i) A person who directly or indirectly controls, either alone or together with persons described in (ii) and (iii) below, the governing body of the supported organization? \_\_\_\_\_  
 (ii) A family member of a person described in (i) above? \_\_\_\_\_  
 (iii) A 35% controlled entity of a person described in (i) or (ii) above? \_\_\_\_\_

	Yes	No
11g(i)		
11g(ii)		
11g(iii)		

h Provide the following information about the supported organization(s).

(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1-9 above or IRC section (see instructions))	(iv) Is the organization in col (i) listed in your governing document?	(v) Did you notify the organization in col (i) of your support?		(vi) Is the organization in col (i) organized in the U S ?		(vii) Amount of support
				Yes	No	Yes	No	
<b>Total</b>								

**Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)**  
 (Complete only if you checked the box on line 5, 7, or 8 of Part I.)

**Section A. Public Support**

Calendar year (or fiscal year beginning in) ►	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants") . . . . .						
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf . . . . .						
3 The value of services or facilities furnished by a governmental unit to the organization without charge . . . . .						
4 <b>Total.</b> Add lines 1 through 3 . . . . .						
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f) . . . . .						
6 <b>Public support.</b> Subtract line 5 from line 4 . . . . .						

**Section B. Total Support**

Calendar year (or fiscal year beginning in) ►	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
7 Amounts from line 4 . . . . .						
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources . . . . .						
9 Net income from unrelated business activities, whether or not the business is regularly carried on . . . . .						
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV) . . . . .						
11 <b>Total support.</b> Add lines 7 through 10 . . . . .						
12 Gross receipts from related activities, etc. (see instructions) . . . . .					12	
13 <b>First five years.</b> If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and <b>stop here</b> . . . . . ► <input type="checkbox"/>						

**Section C. Computation of Public Support Percentage**

14 Public support percentage for 2009 (line 6, column (f)) divided by line 11, column (f)) . . . . .	14	%
15 Public support percentage from 2008 Schedule A, Part II, line 14 . . . . .	15	%
16a <b>33½% support test—2009.</b> If the organization did not check the box on line 13, and line 14 is 33½% or more, check this box and <b>stop here</b> . The organization qualifies as a publicly supported organization . . . . . ► <input type="checkbox"/>		
b <b>33½% support test—2008.</b> If the organization did not check a box on line 13 or 16a, and line 15 is 33½% or more, check this box and <b>stop here</b> . The organization qualifies as a publicly supported organization . . . . . ► <input type="checkbox"/>		
17a <b>10%-facts-and-circumstances test—2009.</b> If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and <b>stop here</b> . Explain in Part IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization . . . . . ► <input type="checkbox"/>		
b <b>10%-facts-and-circumstances test—2008.</b> If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and <b>stop here</b> . Explain in Part IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization . . . . . ► <input type="checkbox"/>		
18 <b>Private foundation.</b> If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions ► <input type="checkbox"/>		

**Part III Support Schedule for Organizations Described in Section 509(a)(2)**  
 (Complete only if you checked the box on line 9 of Part I.)
**Section A. Public Support**

Calendar year (or fiscal year beginning in) ►	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants") . . . . .	1,162,873	1,065,362	1,130,182	1,103,598	1,043,096	5,494,111
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose . . . . .						
3 Gross receipts from activities that are not an unrelated trade or business under section 513 . . . . .						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf . . . . .						
5 The value of services or facilities furnished by a governmental unit to the organization without charge . . . . .						
<b>6 Total. Add lines 1 through 5 . . . . .</b>	<b>1,162,873</b>	<b>1,065,362</b>	<b>1,130,182</b>	<b>1,103,598</b>	<b>1,043,096</b>	<b>5,494,111</b>
<b>7a</b> Amounts included on lines 1, 2, and 3 received from disqualified persons . . . . .						
<b>b</b> Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year . . . . .						
<b>c</b> Add lines 7a and 7b . . . . .						
<b>8 Public support</b> (Subtract line 7c from line 6) . . . . .						<b>5,494,111</b>

**Section B. Total Support**

Calendar year (or fiscal year beginning in) ►	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
<b>9</b> Amounts from line 6 . . . . .	<b>1,162,873</b>	<b>1,065,362</b>	<b>1,130,182</b>	<b>1,103,598</b>	<b>1,043,096</b>	<b>5,494,111</b>
<b>10a</b> Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources . . . . .	23,130	37,151	34,083	12,056	17,196	123,316
<b>b</b> Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975 . . . . .						
<b>c</b> Add lines 10a and 10b . . . . .	<b>23,130</b>	<b>37,151</b>	<b>34,083</b>	<b>12,056</b>	<b>17,196</b>	<b>123,316</b>
<b>11</b> Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on . . . . .	939,344	942,877	959,839	890,174	850,618	4,582,852
<b>12</b> Other income Do not include gain or loss from the sale of capital assets (Explain in Part IV) . . . . .						
<b>13 Total support.</b> (Add lines 9, 10c, 11, and 12) . . . . .	<b>2,125,347</b>	<b>2,034,390</b>	<b>2,124,104</b>	<b>2,005,828</b>	<b>1,910,910</b>	<b>10,200,279</b>
<b>14 First five years.</b> If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and <b>stop here</b> ► <input type="checkbox"/>						

**Section C. Computation of Public Support Percentage**

15 Public support percentage for 2009 (line 8, column (f) divided by line 13, column (f)) . . . . .	15	51 %
16 Public support percentage from 2008 Schedule A, Part III, line 15 . . . . .	16	52 %

**Section D. Computation of Investment Income Percentage**

17 Investment income percentage for 2009 (line 10c, column (f) divided by line 13, column (f)) . . . . .	17	1.2 %
18 Investment income percentage from 2008 Schedule A, Part III, line 17 . . . . .	18	1.2 %
<b>19a 33½% support tests—2009.</b> If the organization did not check the box on line 14, and line 15 is more than 33½%, and line 17 is not more than 33½%, check this box and <b>stop here</b> . The organization qualifies as a publicly supported organization ► <input checked="" type="checkbox"/>		
<b>b 33½% support tests—2008.</b> If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33½%, and line 18 is not more than 33½%, check this box and <b>stop here</b> . The organization qualifies as a publicly supported organization ► <input type="checkbox"/>		
<b>20 Private foundation.</b> If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions ► <input type="checkbox"/>		

**Part IV** **Supplemental Information.** Complete this part to provide the explanations required by Part II, line 10; Part II, line 17a or 17b; and Part III, line 12. Provide any other additional information. See instructions.

**SCHEDULE D**  
(Form 990)

OMB No 1545-0047

**Supplemental Financial Statements****2009**Open to Public  
InspectionDepartment of the Treasury  
Internal Revenue Service► Complete if the organization answered "Yes," to Form 990,  
Part IV, line 6, 7, 8, 9, 10, 11, or 12.

► Attach to Form 990. ► See separate instructions.

Name of the organization

Junior Achievement of Northern Indiana

Employer identification number

35 0922731

**Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts.** Complete if the organization answered "Yes" to Form 990, Part IV, line 6.

	(a) Donor advised funds	(b) Funds and other accounts
1 Total number at end of year . . . . .		
2 Aggregate contributions to (during year) . . . . .		
3 Aggregate grants from (during year) . . . . .		
4 Aggregate value at end of year . . . . .		

5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control? . . . . .  Yes  No

6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit? . . . . .  Yes  No

**Part II Conservation Easements.** Complete if the organization answered "Yes" to Form 990, Part IV, line 7.

1 Purpose(s) of conservation easements held by the organization (check all that apply).

Preservation of land for public use (e.g., recreation or pleasure)  Preservation of an historically important land area

Protection of natural habitat  Preservation of a certified historic structure

Preservation of open space

2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year.

	Held at the End of the Tax Year
2a	
2b	
2c	
2d	

a Total number of conservation easements . . . . .

b Total acreage restricted by conservation easements . . . . .

c Number of conservation easements on a certified historic structure included in (a) . . . . .

d Number of conservation easements included in (c) acquired after 8/17/06 . . . . .

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year ► . . . . .

4 Number of states where property subject to conservation easement is located ► . . . . .

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds? . . . . .  Yes  No

6 Staff and volunteer hours devoted to monitoring, inspecting, and enforcing conservation easements during the year ► . . . . .

7 Amount of expenses incurred in monitoring, inspecting, and enforcing conservation easements during the year ► \$ . . . . .

8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)? . . . . .  Yes  No

9 In Part XIV, describe how the organization reports conservation easements in its revenue and expense statement, and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.

**Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.**  
Complete if the organization answered "Yes" to Form 990, Part IV, line 8.

1a If the organization elected, as permitted under SFAS 116, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIV, the text of the footnote to its financial statements that describes these items.

b If the organization elected, as permitted under SFAS 116, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items:

(i) Revenues included in Form 990, Part VIII, line 1 ► \$ . . . . .

(ii) Assets included in Form 990, Part X ► \$ . . . . .

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 relating to these items:

a Revenues included in Form 990, Part VIII, line 1 ► \$ . . . . .

b Assets included in Form 990, Part X ► \$ . . . . .

**Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets (continued)**

3 Using the organization's acquisition, accession, and other records, check any of the following that are a significant use of its collection items (check all that apply):

a <input type="checkbox"/> Public exhibition	d <input type="checkbox"/> Loan or exchange programs
b <input type="checkbox"/> Scholarly research	e <input type="checkbox"/> Other .....
c <input type="checkbox"/> Preservation for future generations	

4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIV.

5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection?  Yes  No

**Part IV Escrow and Custodial Arrangements.** Complete if the organization answered "Yes" to Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

1a Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X?  Yes  No

b If "Yes," explain the arrangement in Part XIV and complete the following table:

	Amount
1c	
1d	
1e	
1f	

2a Did the organization include an amount on Form 990, Part X, line 21?  Yes  No

b If "Yes," explain the arrangement in Part XIV.

**Part V Endowment Funds.** Complete if the organization answered "Yes" to Form 990, Part IV, line 10.

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance . . .					
b Contributions . . . . .					
c Net investment earnings, gains, and losses . . . . .					
d Grants or scholarships . . . . .					
e Other expenditures for facilities and programs . . . . .					
f Administrative expenses . . . . .					
g End of year balance . . . . .					

2 Provide the estimated percentage of the year end balance held as:

a Board designated or quasi-endowment ► ..... %  
 b Permanent endowment ► ..... %  
 c Term endowment ► ..... %

3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by:

(i) unrelated organizations . . . . .  
 (ii) related organizations . . . . .

b If "Yes" to 3a(ii), are the related organizations listed as required on Schedule R? . . . . .

4 Describe in Part XIV the intended uses of the organization's endowment funds.

Yes	No
3a(i)	
3a(ii)	
3b	

**Part VI Investments—Land, Buildings, and Equipment.** See Form 990, Part X, line 10.

	Description of investment	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land . . . . .					
b Buildings . . . . .		2,022,060	792,525	1,229,535	
c Leasehold improvements . . . . .					
d Equipment . . . . .		377,916	356,807	21,109	
e Other . . . . .		42,818	22,341	20,477	

Total. Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10(c).) ►

1,271,121

**Part VII Investments—Other Securities. See Form 990, Part X, line 12.**

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation Cost or end-of-year market value
Financial derivatives . . . . .		
Closely-held equity interests . . . . .		
Other . . . . .		

Total. (Column (b) must equal Form 990, Part X, col (B) line 12.) ►

**Part VIII Investments—Program Related. See Form 990, Part X, line 13.**

Total. (Column (b) must equal Form 990, Part X, col (B) line 13) ►

**Part IX** Other Assets. See Form 990, Part X, line 15.

**Total. (Column (b) must equal Form 990, Part X, col. (B) line 15.)**

**Part X Other Liabilities. See Form 990, Part X, line 25.**

1.	(a) Description of liability	(b) Amount
Federal income taxes		
Refundable Advance		8,500
Custodian Funds		40,323
Capital Lease		2,745
Total. (Column (b) must equal Form 990, Part X, col. (B) line 25) ►		51,568

**Total. (Column (b) must equal Form 990, Part X, col (B) line 25 ) ► 51,568**

**2. FIN 48 Footnote.** In Part XIV, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FIN 48.

**Part XI Reconciliation of Change in Net Assets from Form 990 to Audited Financial Statements**

1	1,190,190
2	2,098,045
3	(187,135)
4	
5	
6	
7	
8	
9	
10	(187,135)

**Part XII Reconciliation of Revenue per Audited Financial Statements With Revenue per Return**

1	1,190,190
2	
2a	
2b	
2c	
2d	
2e	1,190,190
3	
4	
4a	
4b	
4c	
5	1,190,190

**Part XIII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return**

1	2,098,045
2	
2a	
2b	
2c	
2d	
2e	2,098,045
3	
4	
4a	
4b	
4c	
5	2,098,045

**Part XIV Supplemental Information**

Complete this part to provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, line 8; Part XII, lines 2d and 4b; and Part XIII, lines 2d and 4b. Also complete this part to provide any additional information.

The audited consolidated financial statements do not address the adoption of FIN 48, as it's not applicable.

**Part XIV** **Supplemental Information (continued)**

**SCHEDULE G**  
**(Form 990 or 990-EZ)**

Department of the Treasury  
Internal Revenue Service

## **Supplemental Information Regarding Fundraising or Gaming Activities**

► Attach to Form 990 or Form 990-EZ. ► See separate instructions.

OMB No 1545-0047

2009

**Open To Public  
Inspection**

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Name of the organization

**Employer identification number**

Junior Achievement of Northern Indiana

35 : 0922731

**Part I** **Fundraising Activities.** Complete if the organization answered "Yes" to Form 990, Part IV, line 17. Form 990-EZ filers are not required to complete this part.

1 Indicate whether the organization raised funds through any of the following activities. Check all that apply.

a  Mail solicitations      e  Solicitation of non-government grants  
b  Internet and email solicitations      f  Solicitation of government grants  
c  Phone solicitations      g  Special fundraising events  
d  In-person solicitations

2a Did the organization have a written or oral agreement with any individual (including officers, directors, trustees or key employees listed in Form 990, Part VII) or entity in connection with professional fundraising services?  Yes  No

b If "Yes," list the ten highest paid individuals or entities (fundraisers) pursuant to agreements under which the fundraiser is to be compensated at least \$5,000 by the organization.

3 List all states in which the organization is registered or licensed to solicit funds or has been notified it is exempt from registration or licensing.

**Part II Fundraising Events.** Complete if the organization answered "Yes" to Form 990, Part IV, line 18, or reported more than \$15,000 on Form 990-EZ, line 6a. List events with gross receipts greater than \$5,000.

		(a) Event #1 <b>Grand Prix</b> (event type)	(b) Event #2 <b>Bowl-a-Thon</b> (event type)	(c) Other events <b>Golf &amp; Other</b> (total number)	(d) Total events (add col. (a) through col (c))
		67,364	214,843	611,260	953,467
Revenue	1 Gross receipts . . . . .	67,364	214,843	611,260	953,467
	2 Less. Charitable contributions . . . . .				
	3 Gross income (line 1 minus line 2) . . . . .	67,364	214,843	611,260	953,467
Direct Expenses	4 Cash prizes . . . . .				
	5 Noncash prizes . . . . .				
	6 Rent/facility costs . . . . .				
	7 Food and beverages . . . . .				
	8 Entertainment . . . . .				
	9 Other direct expenses . . . . .	16,220	22,868	63,761	102,849
	10 Direct expense summary. Add lines 4 through 9 in column (d) . . . . .				( 102,849 )
	11 Net income summary. Combine line 3, column (d), and line 10 . . . . .				850,618

**Part III Gaming.** Complete if the organization answered "Yes" to Form 990, Part IV, line 19, or reported more than \$15,000 on Form 990-EZ, line 6a.

		(a) Bingo	(b) Pull tabs/instant bingo/progressive bingo	(c) Other gaming	(d) Total gaming (add col. (a) through col. (c))
Revenue	1 Gross revenue . . . . .				
Direct Expenses	2 Cash prizes . . . . .				
	3 Noncash prizes . . . . .				
	4 Rent/facility costs . . . . .				
	5 Other direct expenses . . . . .				
	6 Volunteer labor . . . . .	<input type="checkbox"/> Yes ..... % <input type="checkbox"/> No	<input type="checkbox"/> Yes ..... % <input type="checkbox"/> No	<input type="checkbox"/> Yes ..... % <input type="checkbox"/> No	
	7 Direct expense summary. Add lines 2 through 5 in column (d) . . . . .				( )
	8 Net gaming income summary. Combine line 1, column d, and line 7 . . . . .				

9 Enter the state(s) in which the organization operates gaming activities: \_\_\_\_\_

a Is the organization licensed to operate gaming activities in each of these states? \_\_\_\_\_

b If "No," explain:

\_\_\_\_\_

Yes	No
9a	

10a Were any of the organization's gaming licenses revoked, suspended or terminated during the tax year?

b If "Yes," explain:

\_\_\_\_\_

Yes	No
10a	

11 Does the organization operate gaming activities with nonmembers? \_\_\_\_\_

12 Is the organization a grantor, beneficiary or trustee of a trust or a member of a partnership or other entity formed to administer charitable gaming? \_\_\_\_\_

Yes	No
11	

Yes	No
12	

		Yes	No	
13	Indicate the percentage of gaming activity operated in:	13a	%	
	a The organization's facility . . . . .	13b	%	
	b An outside facility . . . . .			
14	Enter the name and address of the person who prepares the organization's gaming/special events books and records:	Name ► .....		
		Address ► .....		
15a	Does the organization have a contract with a third party from whom the organization receives gaming revenue?			
	b If "Yes," enter the amount of gaming revenue received by the organization ► \$ .....	and the amount of gaming revenue retained by the third party ► \$ .....		
	c If "Yes," enter name and address of the third party:			
		Name ► .....		
		Address ► .....		
16	Gaming manager information:			
		Name ► .....		
		Gaming manager compensation ► \$ .....		
		Description of services provided ► .....		
	<input type="checkbox"/> Director/officer	<input type="checkbox"/> Employee	<input type="checkbox"/> Independent contractor	
17	Mandatory distributions:			
	a Is the organization required under state law to make charitable distributions from the gaming proceeds to retain the state gaming license?			
	b Enter the amount of distributions required under state law to be distributed to other exempt organizations or spent in the organization's own exempt activities during the tax year ► \$			

**Part VI** **Unrelated Organizations Taxable as a Partnership** (Complete if the organization answered "Yes" to Form 990, Part IV, line 37.)

Provide the following information for each entity taxed as a partnership through which the organization conducted more than five percent of its activities (measured by total assets or gross revenue) that was not a related organization. See instructions regarding exclusion for certain investment partnerships.

## Supplemental Information to Form 990

Complete to provide information for responses to specific questions on  
Form 990 or to provide any additional information.

► Attach to Form 990.

Name of the organization

Junior Achievement of Northern Indiana

Employer identification number

35 0922731

### 990 Section B Policies line 12A

#### 111. Conflict of Interest Policy

JANI shall adopt, communicate, and annually ask each employee to affirm understanding of an adherence to a

Conflict of Interest Statement either in the form prescribed by JA Worldwide or as locally developed and approved by JA  
Worldwide.

3.2 Attached is the approved version of the Conflict of Interest Statement and Declaration Procedure. The policy requires  
that the declaration forms be signed annually.

3.3 Conflict of Interest Statement and Declaration Procedure: JA Worldwide requires that all employees and Area Board  
members complete and annually update a Conflict of Interest Declaration as a method of disclosing an ethically resolving  
potential conflicts of interest (Policy 6.9 of JA Worldwide Policies Manual).

Possible conflict of interest situations may exist when an employee or Area Board member has an outside personal  
economic interest that has the potential of being at variance with the best interests of Junior Achievement. Even though  
such interests may result in no financial detriment to the organization they may nevertheless influence or impair the  
exercise of independent judgement by the individual involved.

Without attempting to cover all possible relationships, conflict of interest may arise under these types of situations with  
the organization's vendors, competitors, donors, and customers:

1. Acting in the capacity of a director, officer, sole proprietor, partner, employee of or paid consultant or advisor to any  
vendor, competitor, donor, or customer.

2. Having a substantial financial interest in any firm that does business with Junior Achievement.

Name of the organization <b>Junior Achievement of Northern Indiana</b>	Employer identification number <b>35 : 0922731</b>
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**3. Engaging in any conduct that is competitive or damaging to Junior Achievement**

**4. Accepting loans, advances, or excessive gifts or entertainment from any organization that does business with Junior Achievement.**

**Soululd any transaction or act of an employee or Area Board member constitute a possible conflict of interest, the individual is required to disclose all of the revelant facts for consideration to determine wether a conflict of interest actually exists, and if so, the manner in which it should be resolved.**

**All employees and Area Board members are required to complete and sign a Conflict of Interest Declaration upon assuming their JA responsibilities and annually thereafter, which shall be retained in the local personnl files.**

**Compliance questions pertaining to Area Presidents should be referred to Area Board Chairs. Compliance questions regarding Area Board Chairs and compliance questions that cannot be resolved at the Are level should be referred to the JA Worldwide Senior Vice President, Human Resources or his or her designee(s) for review.**

## **CONFLICT OF INTEREST STATEMENT AND DECLARATION PROCEDURE**

JA Worldwide® and each JA Area (collectively, "Junior Achievement") requires that all employees and Area Board members complete and annually update a Conflict of Interest Declaration as a method of disclosing and ethically resolving potential conflicts of interest (Policy 6.9 of JA Policies Manual).

Possible conflict of interest situations may exist when an employee or Area Board member has an outside personal economic interest that has the potential of being at variance with the best interests of Junior Achievement. Even though such interests may result in no financial detriment to the organization, they may nevertheless influence or impair the exercise of independent judgment by the individual involved.

Without attempting to cover all possible relationships, conflicts of interest may arise under these types of situations with the organization's vendors, competitors, donors, and customers:

1. Acting in the capacity of a director, officer, sole proprietor, partner, employee or paid consultant or advisor to any vendor, competitor, donor, or customer.
2. Having a substantial financial interest in any firm that does business with Junior Achievement.
3. Engaging in any conduct that is competitive or damaging to Junior Achievement.
4. Accepting loans, advances, or excessive gifts or entertainment from any organization that does business with Junior Achievement.

Should any transaction or act of any employee or Area Board member constitute a possible conflict of interest, the individual is required to disclose all of the relevant facts for consideration to determine whether a conflict of interest actually exists, and if so, the manner in which it should be resolved.

All employees and Area Board members are required to complete and sign a Conflict of Interest Declaration upon assuming their JA responsibilities and annually thereafter, which shall be retained in local personnel files. Compliance questions for Area employees should be referred to Area Presidents. Compliance questions pertaining to Area Presidents should be referred to Area Board Chairs. Questions regarding compliance for JA Worldwide employees should be referred to the JA Worldwide Senior Vice President, Human Resources or his or her designee(s). Compliance questions regarding Area Board Chairs and compliance questions that cannot be resolved at the Area level should be referred to the JA Worldwide® Senior Vice President, Human Resources or his or her designee(s) for review.

Review of the conflict of interest policy and signed forms will become part of an Area's certification process

## **CONFLICT OF INTEREST DECLARATION FORM**

According to the Conflict of Interest Statement of Junior Achievement, a copy of which has been provided to me, I declare that I:

**do not** have any affiliations, interests, or situations that constitute a potential conflict of interest.

**do have** affiliations, interests, or situations that, when considered in conjunction with my position or relationship with Junior Achievement, might possibly constitute a conflict of interest (Please specify below )

I agree to report to the Area President or Area Board Chair, or the JA Worldwide® Senior Vice President, Human Resources, as appropriate, any situation that may develop before completion of my next annual declaration.

Signed:

Name/Title (printed):

**Date:** \_\_\_\_\_

JA Area:

## Related Organizations and Unrelated Partnerships

► Complete if the organization answered "Yes" to Form 990, Part IV, line 33, 34, 35, 36, or 37.

► See separate instructions.  
Attach to Form 990.

Internal Revenue Service

## Related Organizations and Unrelated Partnerships

► Complete if the organization answered "Yes" to Form 990, Part IV, line 33, 34, 35, 36, or 37.

► See separate instructions.  
Attach to Form 990.

Internal Revenue Service

## Part 1: Identifying the Problem

**Identification of Disregarded Entities** (Complete if the organization answered "Yes" to Form 990 Part IV line 33)

Part II

**Identification of Related Tax-Exempt Organizations** (Complete if the organization had one or more related tax-exempt organizations during the tax year.)

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public charity status (if section 501(c)(3))	(f) Direct controlling entity
Junior Achievement Foundation - 35-1455558 601 Noble Drive, Fort Wayne, IN 46825	Endowment	Indiana	501(c)3	PF	NA

**Identification of Related Organizations Taxable as a Partnership** (Complete if the organization answered "Yes" to Form 990, Part IV, line 34 because it had one or more related organizations treated as a partnership during the tax year.)

Part IV

**Identification of Related Organizations Taxable as a Corporation or Trust** (Complete if the organization answered "Yes" to Form 990, Part IV, line 34 because it had one or more related organizations treated as a corporation or trust during the tax year.)

## Part V Transactions With Related Organizations (Complete if the organization answered "Yes" to Form 990, Part IV, line 34, 35, or 36.)

**Note.** Complete line 1 if any entity is listed in Parts II, III, or IV of this schedule.

1 During the tax year, did the organization engage in any of the following transactions with one or more related organizations listed in Parts II-IV?

- a Receipt of (i) interest (ii) annuities (iii) royalties or (iv) rent from a controlled entity
- b Gift, grant, or capital contribution to other organization(s)
- c Gift, grant, or capital contribution from other organization(s)
- d Loans or loan guarantees to or for other organization(s)
- e Loans or loan guarantees by other organization(s)
- f Sale of assets to other organization(s)
- g Purchase of assets from other organization(s)
- h Exchange of assets
- i Lease of facilities, equipment, or other assets to other organization(s)
- j Lease of facilities, equipment, or other assets from other organization(s)
- k Performance of services or membership or fundraising solicitations for other organization(s)
- l Performance of services or membership or fundraising solicitations by other organization(s)
- m Sharing of facilities, equipment, mailing lists, or other assets
- n Sharing of paid employees
- o Reimbursement paid to other organization for expenses
- p Reimbursement paid by other organization for expenses

q Other transfer of cash or property to other organization(s)

r Other transfer of cash or property from other organization(s)

2 If the answer to any of the above is "Yes," see the instructions for information on who must complete this line, including covered relationships and transaction thresholds.

(1)	(a) Name of other organization	(b) Transaction type (a-r)	(c) Amount involved
(2)			
(3)			
(4)			
(5)			
(6)			