



# Junior Achievement<sup>®</sup>

## Promoting The Cause of Financial Education

*By David S. Chernow, President  
Junior Achievement*

(NAPSA)—There's good news for those concerned about the financial literacy of America's young people.

Some believe that our youth are challenged when it comes to performing the basic tasks associated with personal finance, such as balancing a checkbook or keeping to a savings program.

Others contend that too many young people lack a basic understanding of the benefits of the free enterprise system and how it functions.

Fortunately, the Bush administration has signaled that it is committed to addressing this issue, something that our organization has been doing since it was founded in 1919.

A pioneer in the field of educating young people about business, economics and free enterprise, Junior Achievement (JA) reaches more than four million students nationwide and nearly two million students in more than 100 countries worldwide.

JA's elementary school programs work to change kids' lives by helping them understand business, personal finance and economics.

Our programs for students in the middle-school grades are designed to help teens make difficult decisions about how to best prepare for their educational and professional future. The programs supplement standard social studies curricula and develop communication skills that are essential to success in the business world.



**An international program is helping young people appreciate the benefits of the free enterprise system.**

Our high-school programs were created to help students make informed, intelligent decisions about their future, and foster skills that will help students have a positive impact in the business world.

Junior Achievement teaches about concepts from microeconomics and macroeconomics to free enterprise. JA teaches children to dream about business and gives them the skills to realize their dreams. Volunteers bring their real-life business experience and guidance into the classroom at a time that represents an essential crossroads for young people and our way of life.

To learn more about JA, visit [www.ja.org](http://www.ja.org) or write JA National Headquarters, One Education Way, Colorado Springs, CO 80906. You can also contact the nearest Junior Achievement office.

*David S. Chernow is president and CEO of Junior Achievement Inc., the largest and fastest growing nonprofit economic education organization in the world.*