

May 25, 2025

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Chair Cirino, Vice Chair Chavez, Ranking Member Hicks-Hudson, and the Senate Finance Committee, name is Jack Keegan. I am a Junior at Chagrin Falls High School who has benefited tremendously from the programs offered by Junior Achievement. I am here to share how this organization and its programs have provided me with real world learning opportunities that have led me to achieve personal success and a greater understanding of the business world. I am also here to ask for your support in funding Junior Achievement through HB 96, so that students across the state can have access to the same opportunities.

My interest in business began when I started to understand what my father did for a living. He is an investor for J.P. Morgan, investing money on behalf of families, foundations, and institutions. However, it wasn't until I participated in and led the winning team for the Ohio Stock Market Challenge through Junior Achievement that I began to appreciate what he did and to consider it as a possible career choice. This amazing experience has enhanced both my learning in the classroom and in real life. Soon after our victory, my grandparents offered to help me set up my own brokerage account. Since that day, I have dedicated myself to watching the markets, analyzing possible opportunities, and making my own investments. I am proud to say that I have grown my account significantly over the past several months. Importantly, this would not have been possible without both the educational experience and the discipline and confidence I gained from participating in Junior Achievement.

Additionally, I'll be able to leverage this experience and continue my investment learning this summer at Texas Christian University (TCU) where I was accepted into its High School Investor Challenge. After spending a week on campus with other students, I will have the opportunity to manage a \$100,000 virtual portfolio through the upcoming fall and spring competing against high school students from all over the country.

Furthermore, I will be participating in the EXCEL TECC Marketing program during my upcoming Senior year. This is a highly regarded opportunity sponsored by Junior Achievement for select students to pre-experience a career in marketing and entrepreneurship. One of the most exciting aspects of the program is that it includes a component where students don't just study business but actually get to create and run our own companies from the ground up. Through this hands-on experience, we will elect leadership, develop business plans, secure funding, market our products, and manage day-to-day operations. It is thrilling to think that in just a few months I will be running a real company. It's an incredible opportunity to be able to apply the things I've learned from Junior Achievement in real life.

As a result of these experiences, I have decided I would like to study finance, mergers and acquisitions and private equity in college. By learning how to start, grow, invest in, and manage a business, I'll gain invaluable knowledge that I can take with me in whatever I choose to do. Junior Achievement has not only given me the confidence to pursue this path, but it has equipped me with the tools and experiences necessary to be competitive in the business world.

In closing, I want to emphasize how impactful Junior Achievement has been in shaping my academic and professional goals. From kickstarting my interest in business and investing through the Stock Market Challenge, to helping me grow real investments and prepare for a future in finance. They have been a launching pad for my early success and development. The hands-on opportunities Junior Achievement

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provides are not just educational, they're life changing. They encourage students like me to dream big, work hard, and step confidently into the future.

I am incredibly grateful for the support of my business teacher John Bakalar and Junior Achievement. I sincerely urge you to continue investing in the programs that give young people the experiences and tools needed to succeed. Thank you for your time and commitment to the next generation of business leaders.