



Testimony of Michele Merkel, President
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Serving Ashtabula, Columbiana, Mahoning, and Trumbull Counties

Chair Cirino, Vice Chair Chavez, Ranking Member Hicks-Hudson, and members of the Senate Finance Committee:

Thank you for the opportunity to provide testimony today. My name is Michele Merkel, and I proudly serve as President of Junior Achievement of Eastern Ohio. For over 28 years, I've witnessed the transformational impact Junior Achievement has on the lives of young people across Eastern Ohio.

I respectfully urge your support for the funding outlined in HB 96. This investment strengthens Junior Achievement's statewide presence and directly fuels our mission: to build Ohio's future workforce and keep our young talent here at home.

Junior Achievement achieves this through experiential learning programs in financial literacy, work and career readiness, and entrepreneurship. These programs don't just teach concepts—they immerse students in real-life scenarios that prepare them for adulthood and employment in Ohio's economy.

Junior Achievement employs a Pathways approach, beginning in Kindergarten and continuing through 12th grade, providing sustained, age-appropriate learning that builds critical life and workforce skills over time. Unlike subjects like math and reading, students rarely receive consistent education on money, jobs, or business—yet these are the areas they'll navigate every day as adults. Junior Achievement fills this gap and equips students with the tools to thrive.

Our volunteers—many from Ohio businesses—offer not only instruction but also mentorship, helping students understand the connection between education and future career opportunities. This exposure inspires students to pursue meaningful careers right here in Ohio, contributing to a stronger economy and addressing the state's workforce shortages.

We are proud that Junior Achievement of Eastern Ohio received the Ohio Treasurer's Compass Award for excellence in financial literacy, and we've grown our student reach by over 50% since the last state investment. We've also played a vital role in helping districts meet the SB 1 and SB 17 mandates on financial literacy and free-market principles.

JA isn't just education—it's economic development. It's a proven strategy for preparing Ohio's students to become Ohio's workforce.

Thank you for your time and support of our students, our schools, and Ohio's future.