

FOUNDATION FOR FREE ENTERPRISE EDUCATION

excellence in learning

Pennsylvania Free Enterprise Week
The Stock Market Game™
Speaker Series

2025 IMPACT REPORT



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President's Message

Everything on earth comes from just 118 elements. Think about that for a minute. The endless combinations of just 118 things created everything we know, including all of us. It's the perfect analogy for our Foundation and why we chose this theme for our 2025 Impact Report.

these things in just the proper proportions, a whole new generation of engaged, educated, energetic and skilled young people are ready to take on the challenges and embrace the opportunities that await them in career and life. That's the beauty of this wonderful experiment.

We're proud to present you with our 2025 *Impact Report*. In it you will find the elements that came together to educate 14,021 students this past year. We hope you enjoy the pictures, stories and statistics of what was a most extraordinary year of learning, discovery, and creation.



Karen M. Musante



Km

President & CEO

When I think about it, we're the elements – donors, partners, board, volunteers, educators, staff, and students – who come together to create the magic that is Pennsylvania Free Enterprise Week, the Speaker Series and The Stock Market Game. Somehow, by combining

**FOUNDATION FOR
FREE
ENTERPRISE
EDUCATION**

excellence in learning

proud presenter of

**PENNSYLVANIA
FREE
ENTERPRISE
WEEK**

**Speaker
Series**

FFEE

Foundation for Free Enterprise Education

**THE
STOCK
MARKET
GAME™**

silma

A partner of

FOUNDATION



MISSION

To heighten the awareness of Pennsylvania's youth about their future role in the American free enterprise system by delivering high-quality and practical hands-on learning experiences.

VISION

To be the recognized leader in providing quality learning opportunities that promote the understanding of the link between personal freedom and economic opportunity.



FULL TIME STAFF of FFEE:

Front row (l to r): Taura Ivanko, Karen Musante, Lindsay Metz, Alison Shughart. Back row (l to r): Scott Lee, Michelle Warofka, Amber Goss, Jeremy Kropf



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Ra

Resident Advisors

Pictured here are our full-time RAs. Front row (l to r): Rohit Sattuluri, Jaylee Gill, Riley Terrano, Sam Cash. Back row (l to r): Matt Mulhollan, Faith Wright, Kenneth Draper, Logan Cash

Not pictured are our Week 4 additional RAs Stephen Beatty, Ian Bond, Hailee Ivanko, Clark Lovejoy, Jade Reeder, Eden Rush and Brynne Smith



5

In

Interns

8

St

Staff





“ This transformative experience provided me with a unique and invaluable glimpse into the world of business unlike anything I have ever experienced before. Participating in PFEW was an enriching journey that taught me valuable lessons. I learned the importance of effective teamwork and engaged in a business simulation that challenged and motivated me. The guidance of my CA, the insights shared by esteemed speakers, and the collaborative efforts with students across the state all contributed to my personal and professional growth. PFEW had a profound impact on me. It illuminated the far-reaching influence of business on various aspects of our lives, provided me with the chance to network with professionals from across PA, and offered a glimpse of college life. This hands-on learning experience empowers individuals to grasp the private enterprise system, provides a life changing experience by building real world skills, and ensures that students are well-prepared for the demands of the job market. ”

Wesley Goshen, Our Lady Sacred Heart HS



Cover Photo: Thank you to Dr. Jeremy Ramsey, Assistant Professor of Chemistry, Lycoming College for the use of the lab.

PURPOSE

The Foundation for Free Enterprise Education exists to provide young Pennsylvanians relevant, impactful education and skills that help them explore, create and sustain successful careers and lives that ultimately strengthen our communities and state.



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Every year, our donors are the true game-changers—fueling life-changing experiences that equip students with the skills, confidence, and inspiration to lead in the classroom, the workplace, and the world. Because of their generosity, thousands of young Pennsylvanians are discovering their potential through Pennsylvania Free Enterprise Week, The Stock Market Game, and the Speaker Series—programs that ignite curiosity, sharpen workforce skills, and open doors to opportunity. To our sponsors: you are the heartbeat of our mission, and we are deeply grateful for your investment in the next generation of leaders.

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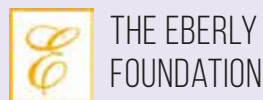
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The Zeigler Family Foundation generously sponsored ten students to attend PFEW this summer, and they even visited the program to see their students in action! Pictured here with five of their students are founder JoAnn Zeigler (l) and Executive Director (and JoAnn's daughter) Jenelle Ross (r).



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“ Going into the camp, I was hoping to broaden my understanding of the business world, learn more about what my future career may have in store, meet new people, and build stronger teamwork skills. PFEW delivered all of those things and so much more in just the span of a week. I deeply encourage you to continue sponsoring students in the future so that many others can develop the life skills to set them up for a beneficial career path. ”

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The people and organizations listed below are vital to advancing FFEE's mission. Through fundraising, student and volunteer recruitment, program advocacy, resource development, and generous in-kind contributions, they strengthen every facet of our work. Their dedication ensures that business, leadership, and employability education reach students across Pennsylvania, equipping them with the tools to succeed in college, career, and life.

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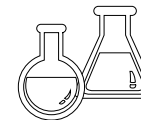
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Dan DeBone

WILLIAMSPORT-LYCOMING CHAMBER OF COMMERCE

Jason C. Fink

WYOMING COUNTY CHAMBER OF COMMERCE

Francene Pisano

Gina Suydam

“ I learned how important teamwork, communication, and decision making are in a business environment, and I had a lot of fun along the way. This hands-on program is more than just educational - it's transformative. It gives students like me a clearer vision of what employers expect and how the free enterprise system works in real life. ”

Dylan Morford, South Fayette Township HS

PENNSYLVANIA FREE ENTERPRISE WEEK

In 2025, PFEW entered a new chapter with the launch of our first-ever PFEW Reality Fair—a hands-on personal finance simulation that not only engaged every student but also aligns directly with Pennsylvania’s newly finalized Personal Finance Standards. Students managed a monthly budget based on a career and salary they chose, made decisions about housing, transportation, insurance, debt, and savings, and experienced the direct connection between career choices and lifestyle.

This groundbreaking initiative was made possible through the expertise, leadership, and volunteer power of Service 1st Federal Credit Union and PALCO Federal Credit Union, whose partnership ensured that our Reality Fair met both educational standards and real-world relevance.

The impact was immediate and measurable. According to our post-event survey, 91.4% of students said the Reality Fair



A NEW ERA OF REAL- WORLD LEARNING: The Inaugural PFEW Reality Fair

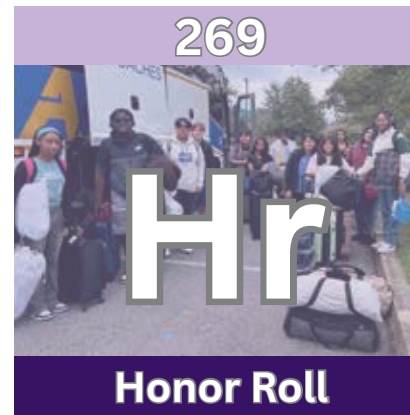
helped them understand the importance of making informed financial decisions in real life, and 87.9% found the experience relevant and engaging for their future. Volunteers observed students fully immersed in the process—asking questions, weighing options, and making thoughtful choices—clear proof that the Reality Fair made a lasting impression.

Delivering this program to 1,890 students across all PFEW weeks required extensive planning, dedicated volunteers, and strong community support. Because of our donors, credit union partners, and host campuses, the Reality Fair will now be a signature component of PFEW—empowering young Pennsylvanians with the financial knowledge, skills, and confidence they need to thrive beyond the classroom.



“ In the Reality Fair, I got to learn how personal finance works and how I should do my own personal finances in the future. I learned to work together with clear and precise communication. I’ve learned how to set goals and strive for big achievements - but most importantly, how to persevere. My experience at PFEW has been very enjoyable and profound. I’ve been educated on business and got to lead a marketing effort with my creativity. Teenagers need to learn how the economy, business, taxes, and loans work if they want to succeed. I feel more prepared for my future, whatever it may be. PFEW is extremely informative, inspiring, and educational. ”

Kieran McFadden, Father Judge HS



Honor Roll

BUCKS
Archbishop Wood Catholic HS
Bucks Co Technical High School
Central Bucks HS-East
Central Bucks HS-South
Central Bucks HS-West
Conwell-Egan Catholic HS
Council Rock - North SHS
George School
Holy Ghost Prep
Middle Bucks Institute of Technology
Neshaminy HS
Pennridge HS
Pennsbury HS
Quakertown Community SHS
School Lane Charter School
Villa Joseph Marie HS
William Tennent HS

ALLEGHENY
Baldwin SHS
Brashear HS
Central Catholic HS
Eden Christian Academy
Gateway HS
Hampton HS
Highlands SHS
Mt Lebanon SHS
North Allegheny IHS
North Allegheny SHS
Our Lady Sacred Heart HS
Pine-Richland HS
Pittsburgh Alderdice HS
Pittsburgh Barack Obama Academy
Pittsburgh CAPA HS
Plum SHS
Quaker Valley HS
Serra Catholic HS
Seton-La Salle HS
Sewickley Academy
Shaler Area HS
South Fayette Twp HS
Thomas Jefferson HS
Westinghouse HS

ARMSTRONG
Apollo-Ridge HS
Armstrong JSHS

BEAVER
Beaver Area SHS
Central Valley HS
Lincoln Park Performing Arts Charter
PA Cyber Charter School
Riverside HS
South Side HS

BEDFORD
Bedford SHS

BERKS
Boyetown Area SHS
Governor Mifflin SHS
Hamburg Area HS
Kutztown Area SHS
Tulpehocken JSHS
Wilson HS
Wyomissing Area JSHS

BLAIR
Hollidaysburg Area SHS
Williamsburg HS

BRADFORD
Athens Area HS
Canton JSHS
Sayre Area HS
Towanda Area SHS

BUTLER
Butler Area SHS
Knoch HS
Mars Area SHS
Seneca Valley IHS

CAMBRIA
Greater Johnstown SHS
Westmont Hilltop HS

CENTRE
Bald Eagle Area JSHS
Bellefonte Area HS
State College Area HS

CHESTER
Avon Grove Charter School
Avon Grove HS
Bayard Rustin HS
Bishop Shanahan HS
Church Farm School
Coatesville Area SHS
Conestoga HS
Devon Preparatory School
Downingtwn SHS - East
Downingtwn SHS - West
Downingtwn STEM Academy
Great Valley HS
Henderson HS
Kennett HS
Kimberton Waldorf School
Owen J Roberts HS
Pennsylvania Leadership CS
Phoenixville Area HS
Renaissance Academy
Charter School
Unionville HS
West Chester East HS
Woodylyde School

CLARION
North Clarion JSHS

CLEARFIELD
Clearfield Area HS
Dubois Area SHS
DuBois Central Catholic HS

CLINTON
Central Mountain HS

COLUMBIA
Bloomsburg Area HS
Central Columbia SHS

CRAWFORD
Meadville Area SHS
Titusville SHS

CUMBERLAND
Boiling Springs HS
Camp Hill SHS
Carlisle HS
Cedar Cliff HS
Cumberland Valley HS
Mechanicsburg Area HS
Shippensburg Area SHS
Trinity High School



DAUPHIN
Commonwealth Charter Academy
Dauphin County Technical School
Halifax Area HS
Millersburg Area SHS
Reach Cyber CS
SciTech High
Upper Dauphin Area HS

DELAWARE
Bonner Prendergast Catholic HS
Chester HS
Garret Valley HS
Haverford SHS
Penncrest HS
Radnor SHS
The Christian Academy
Upper Darby SHS

ELK
Ridgway Area HS
St Marys Area SHS

ERIE
Cathedral Preparatory HS
Corry Area MS/HS
Fairview HS
Harbor Creek JSHS
Iroquois JSHS
McDowell IHS
Northwest PA Collegiate Academy
Seneca HS
Union City HS

FAYETTE
Albert Gallatin Area SHS
Brownsville Area HS
Connellsville Area SHS
Frazier HS
Laurel Highlands SHS
Uniontown Area SHS

FRANKLIN
Fannett-Metal SHS

FULTON
McConnellsburg HS

GREENE
Waynesburg Central HS
West Greene HS



HUNTINGDON
Huntingdon Area SHS
Mount Union Area JSHS

INDIANA
Indiana Area SHS
Penns Manor Area JSHS
Purchase Line JSHS
United JSHS

JEFFERSON
Punxsutawney Area SHS

LACKAWANNA
Lakeland JSHS
Old Forge JSHS
Scranton Preparatory School

LANCASTER
Conestoga Valley SHS
Ephrata SHS
Manheim Central SHS
Manheim Twp HS
Penn Manor HS
Solanco HS
Veritas Academy
Warwick SHS

LAWRENCE
Neshannock JSHS

LEBANON
Annville Cleona JSHS
Lebanon HS

LEHIGH
Emmaus HS
Northwestern Lehigh HS
Parkland SHS

LUZERNE
Greater Nanticoke Area SHS
Hazleton Area Career Center
MMI Prep School

LYCOMING
Home School
Jersey Shore Area SHS
Loyalsock Twp SHS
Montgomery SHS
Muncy JSHS
South Williamsport Area JSHS
Williamsport Area SHS

MCKEAN
Kane Area HS
Smethport Area JSHS

MERCER
Greenville JSHS
Reynolds JSHS

MIFFLIN
Mifflin County HS

MONROE
Stroudsburg HS

MONTGOMERY
Abington Friends School
Baldwin School
Germantown Academy
Gwynedd Mercy Academy HS
Harriton SHS
Hatboro-Horsham SHS
Methacton HS
Norristown Area HS
North Penn SHS
PA Virtual Charter School
Perkiomen Valley HS
Pope John Paul II HS
Pottsgrove SHS
Spring-Ford SHS
Upper Dublin HS
Upper Perkiomen HS
Wissahickon SHS

MONTOUR
Danville Area SHS

NORTHAMPTON
Bangor Area HS
Easton Area HS
Lehigh Valley Academy Regional CS
Pen Argyl Area HS
Wilson Area HS

NORTHUMBERLAND
Milton HS
Warrior Run HS

OUT OF STATE
Archmere Academy - DE
Calvert Hall College HS - MD
Eton College - UK
Presbyterian Christian School - MS
The Park School of Baltimore - MD
Western Christian Academy - CA
Yorktown HS - VA

PHILADELPHIA
Father Judge HS
Friends Select School
J. R. Masterman
Nazareth Academy High
Philadelphia Performing Arts:
a String Theory Charter School
Roman Catholic High School
St. Huberts HS

PIKE
Delaware Valley HS

SCHUYLKILL
Gillingham Charter School
Mahanoy Area HS
Marian Catholic HS
Nativity BVM
Pottsville Area HS

SNYDER
Mid-West HS

SOMERSET
Conemaugh Twp Area JSHS
Shanksville-Stonycreek HS
Somerset Area SHS

SULLIVAN
Sullivan Co. JSHS

TIAGA
Cowanesque Valley JSHS
North Penn-Liberty HS
North Penn-Mansfield HS
Wellsboro Area HS

UNION
Lewisburg HS

VENANGO
Cranberry Area JSHS
Franklin Area HS
Rocky Grove JSHS

WARREN
Warren Area HS
Youngsville MSHS

WASHINGTON
Bethlehem-Center SHS
Burgettstown JSHS
Canon-McMillan HS
Peters Township HS
Trinity HS

WESTMORELAND
Derry Area SHS
Franklin Regional HS
Greater Latrobe SHS
Greensburg Central Catholic
Hempfield Area SHS
Ligonier Valley SHS
Mt. Pleasant Area JSHS
Southmoreland HS
Yough SHS

WYOMING
Tunkhannock HS

YORK
Central York HS
Red Land SHS
South Western HS
Spring Grove Area HS
Susquehannock HS
West York Area HS
York Academy Regional
Charter School



“ I had never been part of a program that combined business, education, leadership development, and teamwork in such an exciting and powerful way. The experience was challenging and rewarding, and I gained a real sense of what it takes to run a business in the real world. It was one of the most enriching and empowering weeks of my life. ”

Madalynn Bryant, Central Mountain HS

2025 PLATINUM CLUB (20+ PFEW GRADUATES)

We're proud to recognize the following schools that graduated 20 or more students from PFEW 2025.

Butler Area SHS, Butler County	39
Cumberland Valley HS, Cumberland County	39
Williamsport Area SHS, Lycoming County.....	38
Dubois Area SHS, Clearfield County	36
North Allegheny IHS, Allegheny County.....	34
Pope John Paul II HS, Montgomery County	34
Connellsville Area SHS, Fayette County	33
Central Catholic HS, Allegheny County	30
Renaissance Academy Charter School, Chester County.....	28
Central Mountain HS, Clinton County.....	27
Conestoga Valley SHS, Lancaster County	27
Loyalsock Twp SHS, Lycoming County.....	27
State College Area HS, Centre County.....	26
Warren Area HS, Warren County.....	26
Wellsboro Area HS, Tioga County	24
Derry Area SHS, Westmoreland County	23
Harbor Creek JSHS, Erie County.....	23
Abington Friends School, Montgomery County.....	22
Pottsgrove SHS, Montgomery County	22
Beaver Area SHS, Beaver County.....	21
Hamburg Area HS, Berks County.....	21
Owen J Roberts HS, Chester County.....	21



There's no doubt—our PFEW Speakers leave a lasting mark on every student they meet. These dynamic professionals share timely, relevant insights that connect the classroom to the professional environments students are about to enter. More than that, they tell their stories in ways that spark curiosity, shift perspectives, and motivate action. We extend our heartfelt thanks to the Keynote and Program Speakers whose voices, experiences, and passion helped shape lives and futures at PFEW 2025.



A Special Milestone

We were honored to celebrate special milestones with two incredible speakers—Rick Yarosh (l) of Sweethearts & Heroes and David Flood (r)—both marking 10 years of inspiring PFEW students. Their powerful stories of hope, resilience, kindness, and leadership have touched tens of thousands of young people over the past decade.



“After being truly touched by the words and stories of two U.S. veterans, a dedicated father, and a passionate motivator from Nigeria, I’ve learned things that I would’ve instead only learned in time.”

Emma Hull, Connellsville Area SHS



WEEK 1

PFEW Keynote Speaker
Lycoming College



JEANE M. VIDONI

President & CEO
Penn Community Bank

Jeane Vidoni, President and CEO of Penn Community Bank, eastern Pennsylvania's largest mutual financial institution, leads a team of 300+ employees. Over nearly four decades of banking experience, she champions the vital role of local, independent banking in fostering community growth.

Jeane has held executive roles at financial institutions of all sizes throughout the Philadelphia region. Jeane donates her leadership talents to several industry groups, as chair of the PA Bankers Federal Policy Committee and Pennsylvania Member Director of the Federal Home Loan Bank (FHLB) of Pittsburgh, which supports homeownership programs across three states. She served as chair of the Federal Reserve of Philadelphia's Community Depository Institutions Advisory Council (CDIAC) and was appointed by the Board of Governors of the Federal Reserve System to serve as president of the national CDIAC. She was named to American Banker's Most Powerful Women to Watch list in both 2023 and 2024.

A graduate of Muhlenberg College and Saint Joseph's University, Jeane has held numerous prestigious board positions. She also is the mother of twin sons – Jon and Chris, and enjoys golf and exercise.

Jeane regaled our students about the importance of setting goals, learning throughout your lifetime, being accountable for your mistakes and achieving a true work-life balance.



“Unleash Your Inner Entrepreneur”

Tunji Adebayo
FEE in the Classroom Speaker
Foundation for Economic Education

“Business Boldness and Balance: The Building Blocks for Success”

Brandi M. Baldwin
Chairman & CEO
Millennial Ventures Holdings

“Look on the Inside”

David J. Flood
Youth Motivational Speaker
DJF Events Inc

“Peer Leadership and Responsibility”

David R. Hall
Colonel, USAF (ret.)
DRH Pilot Services, LLC

“College 101 - Beginning Your Search”

Donovin Lindsay
Chief Visionary Officer and
Lead Facilitator
College Knowledge Foundation



“Government All Up in Your Business”

Carl A. Marrara
Executive Director
Pennsylvania Manufacturers' Association

“Finding the Success in Failure”

Ryan L. Newman, CFA
Managing Director
Goldman, Sachs & Co.

“Kindness In Me”

Fabian Ramirez
Speaker for Schools & Conferences
Top Youth Speakers

WEEK 2

PFEW Keynote Speaker
Lycoming College



GLEN T. MEAKEM

Founder, Chairman & CEO
FOREVER, Inc.



Glen is the Founder, Chairman & CEO of FOREVER, the leading cloud platform for people and families to save, organize, and share their photos, videos, documents, audio files, and stories.

Glen was the Founder and Managing Partner of Meakem Becker Venture Capital (MBVC) that executed many successful technology investments. Glen also hosted “The Glen Meakem Show”, a successful radio show and podcast. Glen was the Founder, Chairman & CEO of FreeMarkets – a successful B2B e-commerce company that saw a record-setting NASDAQ IPO. Early on, Glen was a product manager at Kraft, a consultant with McKinsey & Co., and a manager at GE. A former officer in the US Army Reserve, Glen served as a combat engineer platoon leader in Saudi Arabia and Kuwait in the first Gulf War.

Glen holds numerous prestigious awards and was named a Technology Pioneer by the World Economic Forum. He earned his B.A. cum laude from Harvard, his MBA from Harvard Business School, and holds an honorary Ph.D. in Business Administration from Robert Morris University. Glen and his wife Diane have been married for thirty-five years and have five adult children, two outstanding sons-in-law, and a growing group of young grandchildren.

Glen's powerful message included the importance of working extra hard, learning continuously from your failures, not being afraid to take risks, and always having a growth mindset.

“Turning Feelings into Facts”

Jessica Rich
Principal, CSM Onboarding Manager
Atlassian

“Being Confident in Who You Are When Speaking With Others”

Erica Waller-Hill, M.Ed.
CEO, Owner
Destined for a Dream Foundation, Inc

“Personal Management Skills - for Fun & Profit!”

Charles L. Witmer
Controller
County of Centre (ret.)



WEEK 3

PFEW Keynote Speaker
Lycoming College

JACK N. NEHLIG

Phoenix Contact, Inc. (ret.)

Jack Nehlig is a PA native and earned his B.S. in Industrial Distribution from Clarkson

University and an MBA from the University of Phoenix. He completed a 43-year career in industrial automation and control in January 2025. Starting in sales with Honeywell, he gained priceless knowledge from customers, channel partners and the industrial and manufacturing sectors and began a multifaceted leadership career, culminating in being named VP and GM of Honeywell's Sensing and Control global business with over 5,000 employees. In 2001, Jack expanded his horizons to Phoenix Contact, a privately held, family-owned German company. Over 23 years, Jack sextupled the company's sales and established a Group Center of Competence by creating a separate business that developed and manufactured global products in the US. Upon his retirement, US operations had more than 1,000 employees, and Phoenix Contact USA has consistently been recognized as benchmarkable for its leadership and company culture.

Jack served as a member of the Measurement Control and Automation Association (MCAA) Board of Directors and completed a 12-year term on the National Electrical Manufacturers Association (NEMA) Board of Governors. In recognition of his leadership, Jack was awarded the Leadership Excellence award in 2021 by the International Society of Automation.

At PFEW, Jack challenged the students to take risks, not be afraid of working from the ground up at smaller companies, and then engaged the students in a fascinating conversation about the potential impacts of AI on business and humanity.



WEEK 4

PFEW Keynote Speaker
Lycoming College

PATRICK W. WILSON

President & Chief Executive Officer
Little League International

Patrick Wilson is President and Chief Executive Officer of Little League International, is an accomplished leader in youth sports, tournament and event operations and media, non-profit management, volunteer organization, and business development.

A native of Williamsport, PA, Patrick earned his economics degree from Bloomsburg University while working for the City of Williamsport recreation department. In 1993, he joined the staff at Little League International as the assistant to the Vice President of Operations, kickstarting his more than 30-year career in youth sports.

Patrick has been instrumental in the growth of the organization. He leads day-to-day business functions while finding ways to bring Little League's organizational identity to life through the collaborative efforts of operations, finances, marketing and communications, strategy, and people and culture functions. He manages the execution and implementation of Little League's broadcast partnership with ESPN and the seven World Series tournaments that occur each summer, including the Little League Baseball and Little League Softball World Series tournaments. He currently serves on the Board of UPMC North Central and is the past Chair of the Council of Trustees for Bloomsburg University.

During Patrick's fireside chat, he took questions from two CEO's and the audience on every conceivable topic, focusing on Little League's core values of character, courage, loyalty, teamwork, inclusion, integrity, and fun, and how those values correlate to life.



WEEK 4

PFEW Keynote Speaker
Pennsylvania College of Technology

JUDD R. PITTMAN

Director of Career and
Technical Education
Pennsylvania Department of Education

Judd R. Pittman is the Director of Career and Technical Education at the Pennsylvania Department of Education, where he and his team develop, recommend and approve career and technical education curriculum in school districts across Pennsylvania.

Judd is a champion for policies, practices and programs that help learners enter careers that enable them to attain a family thriving wage. Judd spent eight years as a middle school science teacher and seven years serving on the Harrisburg City and Dauphin County Technical School Boards. He has served as an educational consultant at the Pennsylvania Training and Technical Assistance Network (PaTTAN) where he led the establishment of a science initiative. He also served as Special Consultant to the Secretary of Education for STEM, helping co-design the PAsmart Initiative and establish the Pennsylvania STEM Coalition. Judd spent almost two years as the Director of K-16 Initiatives at Thaddeus Stevens College of Technology, before returning to the Commonwealth where he serves as the Director for the Bureau of Career and Technical Education. Judd holds a degree in Ecology from Juniata College, a master's degree in Forest Ecology from Virginia Polytechnical Institute and State University, and a master's degree in Urban Education from Eastern University.

At PFEW, Judd talked about relentless positivity, embracing all experiences and learning from them, and the power of genuine gratitude.



"The H.O.P.E. to Change the World"

Rick Yarosh

Sgt. USA (ret.)
Sweethearts and Heroes

"BizSim Orientation"

J. Roddy Borg, Ph.D.

Professor Emeritus of Economics
and Public Policy
Jacksonville University

Joseph A. Giedgowd

CFO
Byers' Choice, Ltd. (ret.)

Jeremy J. Kropf

Technology and Project Manager
Foundation for Free Enterprise
Education

Jeremy A. Raichle, CFA

SVP - Global Commercial Banking
Bank of America

David J. Sterrett, P.E., P.L.S.

Environmental Engineer
PA Department of Environmental
Protection (ret.)

"Effective Marketing & Advertising"

Debi Friedmann

Owner
Blue Dog Printing & Design

Scott T. Lee

VP of Marketing & Development
Foundation for Free Enterprise
Education

Dwayne W. Waite, Jr.

Associate Marketing Director
Schell Games

Kyle P. Wherrity

President
Life Circus LLC

"Stockholders Presentation Briefing"

Thomas S. Born

Credit Manager
Huntington National Bank (ret.)

McKenna S. Chan

Tax Manager
Ernst & Young

Jeremy M. Chobot

Research Engineer, Supervisor
Universal Display Corporation

Melody F. Kameroner

President/Owner
Hudson Business Service LLC

Naiya Vora

Analyst
Jefferies



Company Advisors

experience elevate learning far beyond the classroom, sparking confidence, collaboration, and new ideas. By giving their time, insight, and encouragement, these mentors create an environment where students can explore, take risks, and discover their potential. We are deeply thankful for their commitment and the lasting impact they make on every young person they guide.



F. Chuck Baker, CSCP, CLTD
ThreeDays Consulting, LLC
Marianne J. Beane
Ignite Business Services, Inc
Jamie Lee Beckwith
HBS/JSB Works LLC
Christopher J. Betz
Free Press Graphics & Publishing
J. Rody Borg, Ph.D.
Jacksonville University
Thomas S. Born
Huntington National Bank (ret.)
Russell P. Brooks
Tilden & Associates
David L. Carll
Marquette Savings Bank (ret.)
Nicholas J. Carter, CBSE
The Pink Flamingo Companies
Alberto L. Casadei
Westinghouse Electric Company (ret.)

William G. Caugherty
Millcreek Township School District
Cody Chan, CPA
Ernst & Young
McKenna S. Chan
Ernst & Young
Jeremy M. Chobot
Universal Display Corporation
Alexander Connor
McKinsey & Company
Kevin R. Connor
Modern SBC + Swirling Silks
Nate Cooper *
Komfort Heat (ret.)
Matthew Cordell
Built For Us
Alvin Couch
Consultant
Vincent Daily
Dun & Bradstreet

Since PFEW's beginning, our Company Advisors have been the driving force—serving as our students' mentors, role models, and champions. Their passion for the program and generosity in sharing their professional

Kevin W. Davis
The Davis Group (ret.)
John M. DeMasi, ChFC
Financial Consultant
Judith A. Eschberger, Esq.
JAE Government Relations
Amber L. Evanoff
Erie Bronze & Aluminum Co.
Matthew Fennell
The Leota Peters Memorial Foundation
John C. Folga
Ameridrives, a Regal Rexnord Brand
Jill Frack
Fracktional Solutions
Debi L. Friedmann
Blue Dog Printing & Design
Michael Gecht
Travel Ease, Ltd. (ret.)
Joseph A. Giedgowd
Byers' Choice, Ltd. (ret.)
Gary S. Goldstein
Project Management Institute (ret.)
Karen L. Grady
Slippery Rock University
Linda L. Greek
Hudson Business Service LLC
Phillip Green
Hometown Auto Rentals
Julia M. Haigh
Center for Opinion Research, Franklin & Marshall College
Kevin M. Haigh, CFA, CFP
Vanguard
David R. Hall
Colonel, United States Air Force (ret.)
DRH Pilot Services, LLC
Joseph P. Harford, Ph.D., CSDS
Reclamere, Inc.
Justin Hendrickson
Oregon Business Academy
Nylah M. Hill
Consultant
Christopher Hoffman
Southern Glazer's Wine and Spirits



David Hutzel, M.D.
Greenfield Internal Medicine, UPMC
Mikyla S. Johnson
PNC Financial Services Group
Melody F. Kameron
Hudson Business Service LLC
James Kilgallon
Erie Insurance
William J. Koehle
Lt. Col., United States Marine Corps (ret.)
Michael Komar
Geisinger
Jill M Komar
Geisinger
Alexander E. Lalley
Mitsubishi Electric
Nicholas C. Law
Randstad
Andrea M. Leone
Sadsburyville Hotel, Inc. D.B.A. Harry's The Neighborhood Place
Neal R. Leshner
Pennsylvania Chamber of Business and Industry
Gail Lund
Consultant
Austin S. Lyons
Stone Fortress
James A. MacKenzie
Octoraro Native Plant Nursery, Inc.

Carl A. Marrara
Pennsylvania Manufacturers' Association
Patricia A. Martin, PHR
DVL Group, Inc. (ret.)
Reginald-Chris Mendoza, CMA
Friends Select School
J. David Murphy *
FirstEnergy (ret.)
Richard S. Musante
Parkson Corp.
Joan M. Norelli
Tropicana Brand Groups
Nina Palfy
Consultant
Lisa Palfy
Trader Joe's
Angel Patel
Norristown Area School District
Ferlin E. Patrick
CSD Co-Packers, Inc. (ret.)
Haley Patrick
Appian Corp
Jacob Peifer
Open Road Capital Advisors
Mark J. Pietrusinski
Parker LORD Corporation (ret.)
Lynn A. Pryor
First Quality Enterprises (ret.)
Mark Puzdrak, CPA
Puzdrak and Stortz CPAs
John V. Rafferty, Esq.
Highfield Law



Jeremy A. Raichle, CFA
Bank of America
Elizabeth Remelius *
Villanova University
Frederick P. Remelius
SCORE (Service Core Of Retired Executives)
Jessica Rich
Atlassian
Caroline Rioux
Warren County School District
Joseph S. Rogers
Pope John Paul II High School
Kathryn Rose
Northwest Tri-County Intermediate Unit
David R. Sawtelle
Consultant
Todd R. Schorle
Schorle Secure LLC
Roxanna S. Seilhamer, CIC, CISR, CSRM
Strickler Agency Inc.
Mark Seyfried
Oracle Corporation
Carl R. Shamburg
Erie Bronze & Aluminum Co. (ret.)
Eric D. Shannon
Big Barker (ret.)
Jamie Sheets
Reach Cyber Charter School
Britta Shillingsburg
Wild Thing Skincare





2025 COMPANY ADVISORS BY THE NUMBERS

104 Total Number of CAs

1,043 Total Combined Years
of Service

37 CAs Who Are
PFEW Grads



11 First-Time CAs

22 CAs With 10-19 Years
of Service

16 CAs With 20-29 Years
of Service

4 CAs With 30+ Years
of Service

3 CAs Who Served More
Than One Week This Year



Kevin L. Shivers
Pennsylvania Association of
Community Bankers
Amalia Shuman
PhytogenX, Inc
Kenneth W. Snyder, Jr.
K. Snyder & Associates
David J. Sterrett, P.E., P.L.S.
PA Department of
Environmental Protection (ret.)
Cameron Suorsa
Entre
Andrew Thompson
Pascal
Stephen E. Turpin
LINKBANK
Naiya Vora
Jefferies

Nathan Vrabel
Graham Partners
Dwayne W. Waite, Jr.
Schell Games
Kyle P. Wherry
Life Circus LLC
Donica M. Wilson
Harmelin Media
Charles L. Witmer
County of Centre (ret.)
Cassandra Wyatt
West Chester Area School
District
Abigail Zlockie
Pennsylvania State University

* served two weeks or
co-advised a partial week

The Heart of PFEW: Celebrating Our Company Advisors

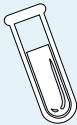
Every summer, PFEW comes to life because of one extraordinary group—our Company Advisors (CAs). These dedicated volunteers give a full week (or more) of their time to guide student companies through the ups, downs, and decisions of running a simulated business. They serve as mentors, motivators, and sounding boards, helping students build confidence, sharpen skills, and discover their potential.

This year’s CA team was extra special: over one-third of our volunteers—37 in total—are PFEW alumni who returned to “pay it forward.” Their firsthand knowledge of the program’s impact brought an unmatched energy to each week, showing students exactly how PFEW lessons can carry into real careers and lives.

We also had the honor of recognizing several CAs for milestone years of service:

Company Advisor Milestones - 2025

- **10 Company Advisors** – Recognized with their 3-Year Windbreaker
- **4 Company Advisors** – Honored with their 10-Year Plaque
- **6 Company Advisors** – Awarded their 15-Year Pin or Pendant
- **1 Company Advisor** – Presented with their 20-Year Watch
- **1 Company Advisor** – Received their distinguished 25-Year Crystal Award



Each of these awards represents years of dedication, countless hours of mentorship, and hundreds—sometimes thousands—of students impacted.

From alumni returning to give back, to seasoned veterans reaching remarkable milestones, our CAs embody the very mission of PFEW. Their commitment ensures that each student leaves with not just new knowledge, but also the confidence, connections, and inspiration to take on the future.

To every Company Advisor—thank you. You are the heartbeat of PFEW, and our program simply wouldn’t exist without you.



“ Volunteering at PFEW is really a full-circle experience for me. I attended as a student with my high school friends in 2013, and in the years since, I participated as an intern, donor, judge, and Company Advisor. I have given back in gratitude for the time, talent, and treasure invested in me and my classmates at Central Catholic all those years ago. ”

Joseph Rogers
2025 PFEW Company Advisor and 2013 PFEW Graduate

“ I had the opportunity to experience something truly unforgettable - something that has helped me grow both personally and professionally in just a few short days. It didn’t take long for me to realize that this week was going to be something special. The staff, the volunteers, my company members, and especially our company advisors, made me feel welcome right away. I learned how to work with a team, lead discussions, solve problems under pressure, and think creatively - all things that I know will benefit me long after this program ends. ”

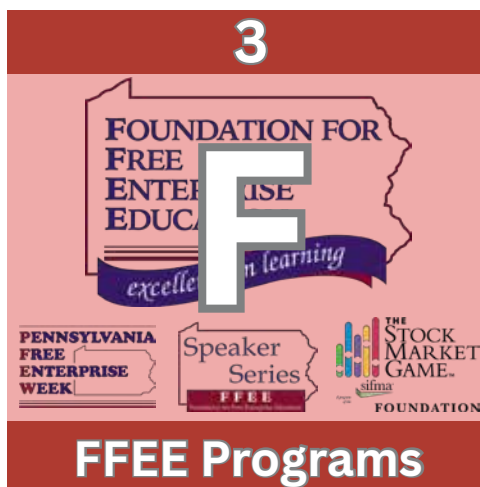
Madden Dietrich, Hamburg Area HS

PFEW'S IMPACT

PFEW 2025 was a catalyst for growth, sparking new ideas and igniting both personal and professional development in our students. Throughout the week, participants combined the essential “elements” of employability—teamwork, communication, and confidence—with the reactive power of critical thinking and creativity. The program created the perfect formula for personal growth, where students bonded with peers, experienced the “lab” of college life, and were energized by our world-class speakers. By focusing on business leadership, PFEW gave students the right compounds to understand the marketplace and its vital role across career fields. In doing so, the program naturally fulfills a multitude of Pennsylvania Career Education and Work (CEW) and Personal Finance standards, offering authentic experiences in career exploration, goal setting, financial decision-making, and workplace readiness. This dynamic reaction will continue to fuel their futures, ensuring they’re ready to mix, adapt, and thrive in any career path they choose.

“ I never imagined just how much this program would challenge me, encourage me, and help me grow - not only as a student, but as a leader and person. PFEW helped me discover a voice I didn't realize I had. ”

Priyal Kalola, North Penn SHS



PFEW 2025 was one for the record books! Over this one great summer, 1,890 students sharpened their skills, grew their confidence, and got a real taste of business leadership. The stats say it all—here's how they rated their PFEW experience:

REAL-WORLD DECISION-MAKING

Highlights how the Reality Fair prepared students for informed financial choices.

91.4%

said the Reality Fair helped them understand the importance of making informed financial decisions in real life

87.9%

found the Reality Fair relevant and engaging for their future

Students gained a clearer understanding of how career choices impact financial well-being

CAREER PATH DISCOVERY

Captures how PFEW influenced students' career thinking and business understanding.

41.7%

are now planning to pursue a different career path

99.0%

have a better understanding of how business works

Top most impactful experiences related to career exploration:
Meeting New People/Networking, Running a Company/Teamwork/Decision Making, Campus Life/Personal Responsibility/Time Management

SKILLS FOR LIFE

Focuses on transferable skills and personal growth

96.5%

feel the skills they learned will benefit them in any career path

98.7%

feel more confident in their ability to succeed after high school

Top five skills gained:
Teamwork, Communication, Confidence, Critical Thinking, and Creativity, followed closely by Time Management, Leadership, Problem Solving, Accounting/Mathematics, and Work Ethic

The following quantitative data from PFEW 2025 shows an exceptional level of engagement and demonstrable impact.

Of the 1,890 program graduates:

- 98.9%** have a greater appreciation for the challenges facing employers
- 97.7%** are more aware of careers in business and their community
- 91.9%** reported that because of PFEW, they now see that business is a part of every career field
- 97.2%** have a better understanding of the American free enterprise system and their role in it
- 99.1%** reported that their sponsor's money was well invested

“ PFEW gave me a vision of my own potential. It taught me leadership doesn't require perfection - just commitment, courage, and a willingness to learn. It is no exaggeration to say that this program has truly changed me. ”

Jade Makondo, Renaissance Academy Charter School



“ By participating in PFEW, I learned the importance of applying yourself to things you could be uncomfortable in and seeing the difference it makes. While I was at PFEW, I met many new friends, had fun, and participated in engaging experiences. We got to learn from some of the greatest speakers I've ever heard in my entire life. This gives you a glimpse of how the real world works and after coming here, I'm ready to take on any challenges I face. ”

Weston Luzier, DuBois Central Catholic HS





Judges

We are grateful to the outstanding professionals who served as judges for our PFEW Advertising and Stockholders competitions. Their expertise, fairness, and dedication ensured these events were both meaningful and impactful. Through thoughtful evaluations and constructive feedback, they provided students with invaluable insights and learning experiences that will serve them well into the future.



Heather L. Allison, M.A.
West Pharmaceutical Services, Inc.
Bryan A. Bennett
Aramark
George M. Book, Jr.
West Shore Chamber of Commerce
Russell P. Brooks
Tilden & Associates
David A. Campbell
Benjamin Obdyke
Jeremy M. Chobot
Universal Display Corporation
Randy Cooper
United States Capitol Police
Phillip DeRose, MPH
UPMC Susquehanna

Alexa N. Detwiler-Sullivan
Univest Financial Corporation
Dennis E. Doll
Reliance Bank (ret.)
April B. Donahue, MBA
QNB Bank
Anna E. Frank
First Commonwealth Bank
Rudolph D. Frank
Swagelok Pittsburgh | Tri-State Area
Michael Gecht
Travel Ease, Ltd. (ret.)
Carol Goodman
Wyalusing Valley School District
Heather S. Goss
York City School District
Steve Griffith
Rockwell Collins
David R. Hall
DRH Pilot Services, LLC
Joseph D. Hurd *
Blair County Chamber of Commerce (ret.)
Sherry L. Ivanko
Perfectly Balanced Books, LLC.
Jason S. Jones
Dollar Bank
Lesley J. Kistner
The Happy Valley Adventure Bureau
Kelly A. Marrara
Pennwood Cyber Charter School



William N. Morris
Jeld-Wen, Inc. (ret.)
Tara Murray
Benjamin Obdyke
Deborah A. Noyes
Shaner Hotel Group (ret.)
Ferlin E. Patrick
CSD Co-Packers, Inc. (ret.)
Sherry Paulhamus
Range Resources-Appalachia, LLC
Nicholas Racculia
Saint Vincent College
Laurie Ryan
Exton Region Chamber of Commerce
Pravin Sankhwar
WSP
Larry A. Seibert
Farm Credit

Jessica Smith
First Citizens Community Bank
Scott G. Smith
Herbein CPA's and Advisors
Ling-Mei (Chris) Tsai
Lycoming County Reentry Coalition Committee
Michael Urlick
Saint Vincent College
Paul F. Vizza, PHR
JAG Physical Therapy
Paul J. Ward, Esq.
Kennametal Inc.
R. David Winn
ISPLUS ERIE LLC

* served two weeks

“ I learned more this week about teamwork and free enterprise than I have compared to other school programs that are offered. While participating in PFEW, I learned how to work efficiently as a team and how to use everyone's talents together, and how to collaborate and communicate well. My CA served as a role model and mentor in all aspects of things ranging from being a hard worker to being one of the kindest and understanding people I've ever met. PFEW helps to prepare future generations for work. It helped me and others to know how to become the next community leaders. PFEW helped give me a real world glimpse of the future. ”



Liam Kieffer, Manheim Township HS



Speaker Series

FFEE

Foundation for Free Enterprise Education

We're proud to unveil the newly revamped Foundation for Free Enterprise Education's Speaker Series—an expanded digital library of 140+ career exploration and professional development videos, now fully aligned with Pennsylvania's Career Education and Work and Personal Finance standards. With engaging stories from professionals across all 16 National Career Clusters and a brand-new Teacher Resource Guide packed with activities, lesson plans, and regional opportunities, the Speaker Series is more dynamic, interactive, and impactful than ever—designed to inspire, inform, and equip students for their futures.

“ PFEW has been a transformative experience, both for the students I've spoken to as a speaker and for my own children who have attended. I've watched young people show up, gain confidence, sharpen their business skills, and truly thrive, professionally and personally. It has been nothing short of exceptional. ”

Erica Waller-Hill



We're proud to feature Erica's inspiring personal and professional journey in our Speaker Series video library.



DIGITAL ENGAGEMENT SOARS IN 2025

From social media to streaming video, our digital footprint reached new heights in 2025, connecting more students, educators, and community partners than ever before. Whether discovering career pathways, exploring business concepts, or engaging with our Speaker Series, Pennsylvanians are turning to FFEE's online resources in record numbers. This surge in engagement reflects the growing impact of our mission—and the power of meeting people where they are: online.

Digital growth this year:

FFEE Facebook

www.facebook.com/foundationFEE

3,100 views 2024,

16,800 views in 2025,

442% growth

PFEW Facebook

www.facebook.com/PFEW1

28,000 views in 2024 to

266,400 views in 2025,

851% growth

Instagram

[@pfew_org](https://www.instagram.com/pfew_org)

15,700 90-day viewer total in August 2024,

885,000 90-day viewer total in August 2025,

5,538% growth

LinkedIn

www.linkedin.com/company/foundation-for-free-enterprise-education/

130 page views per month in 2024 to

522 page views per month in 2025,

302% growth

YouTube

www.youtube.com/pafreeenterpriseweek

6,055 views in 2024,

6,600 in 2025,

9% growth with a 35% increase in subscribers





In 2025, The Stock Market Game shattered records once again, engaging 10,935 students—an 8.5% jump over last year’s record milestone. This growth reflects not just bigger numbers, but deeper impact, with 65% of participants from Title One schools gaining access to critical financial literacy skills. Guided by 272 dedicated teachers, students explored investing, decision-making, and the fundamentals of financial success. Their hard work paid off—literally—with two students earning top 10 national honors in the prestigious InvestWrite competition. From the classroom to the awards stage, SMG empowered students to think like investors and act like leaders. None of this would be possible without our generous donors and the warm hospitality of our SMG Banquet hosts: Butler County Community College, Central Penn College, and Immaculata University.

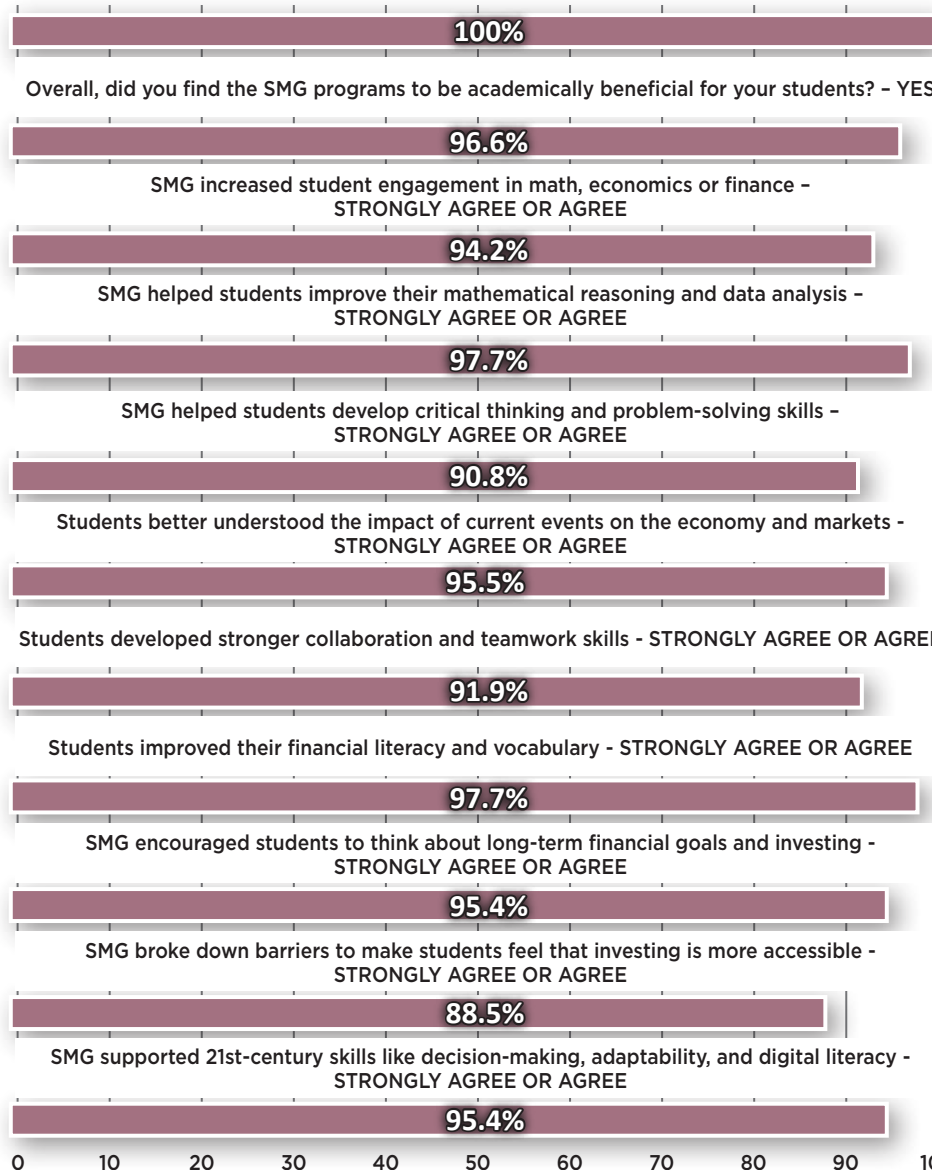
“ The program has been more than just a learning experience - it’s been eye-opening for what the future might hold. It’s helped me see how important it is to plan financially and how investing can play a role in achieving long term goals. I’m even starting to think about potential careers in business or finance, something I’d never seriously considered before. You’ve made a lasting impact on our lives, and we truly appreciate it. ”

Gunnar Ozohonish, Bethlehem Center



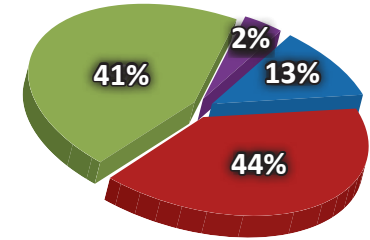
2024-2025 SMG OUTCOMES Educator Responses

How satisfied were you with your Stock Market Game experience?
EXTREMELY SATISFIED OR SATISFIED

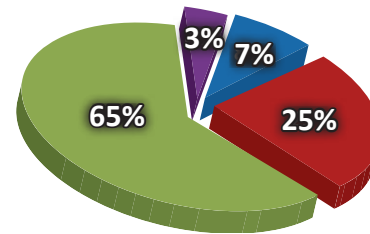


SMG STUDENT PARTICIPATION

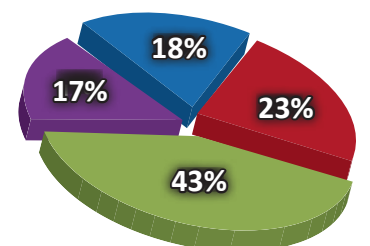
Western Region
Eastern Region
Central Region
Other



High School
Middle School
Elementary
Other



Spring Competitive
Fall Competitive
Year-Long
Enrichment





SMG 2025/2026 COMPETITIVE SESSIONS

Year-Long Competitive:

9/15/25 to 4/10/26

Fall Competitive:

9/22/25 to 12/12/25

Spring Competitive:

2/2/26 to 4/10/26

*Teacher Prep and Enrichment
Sessions throughout the year.*

“ On behalf of the Mount Union Area Senior High School students, I want to thank you for providing the opportunity to participate in The Stock Market Game. Your generosity in providing the sponsorship by Diamond Wealth Advisors has afforded the students a “real world” application of financial analysis and portfolio management.

“In a school system where financial resources and access to quality teaching materials are limited, this curriculum is excellent! Having had a career in banking and finance prior to teaching high school business classes, I appreciate the quality of resources and videos made available to teach the students about investing and the stock market. In addition, with all the news-worthy concerns associated with the stock market and tariffs, this is such an appropriate time to educate our students about the economy.

“I especially appreciate the InvestWrite component. More recently, in my teaching, I have discovered that students are not strong writers. By including the essay challenge, the students were able to take ownership of what they were learning. In essence, they were forced to really think about their financial futures and career paths in the complex world they will encounter.

“Thank you again for your generous support. Please know that your care and concern about the financial education of our youth are greatly valued. ”

Marjorie Biddle, Business Education Teacher, Mount Union Area School District



TWO PENNSYLVANIA STUDENTS EARN NATIONAL HONORS IN INVESTWRITE

This spring, Pennsylvania celebrated two outstanding national winners in the prestigious InvestWrite competition—an extension of The Stock Market Game that challenges students to think like investors and communicate like professionals. Participants tackle a timely topic in the financial services industry, researching the issue and crafting a well-supported essay that connects their ideas to both national and global capital markets.

Congratulations to our 2025 winners for their remarkable achievements:



7th in the Nation:

Myra Ralhan, 8th grade,
The Episcopal Academy,
Newtown Square, Delaware
County — Teacher: Kristen
Powell

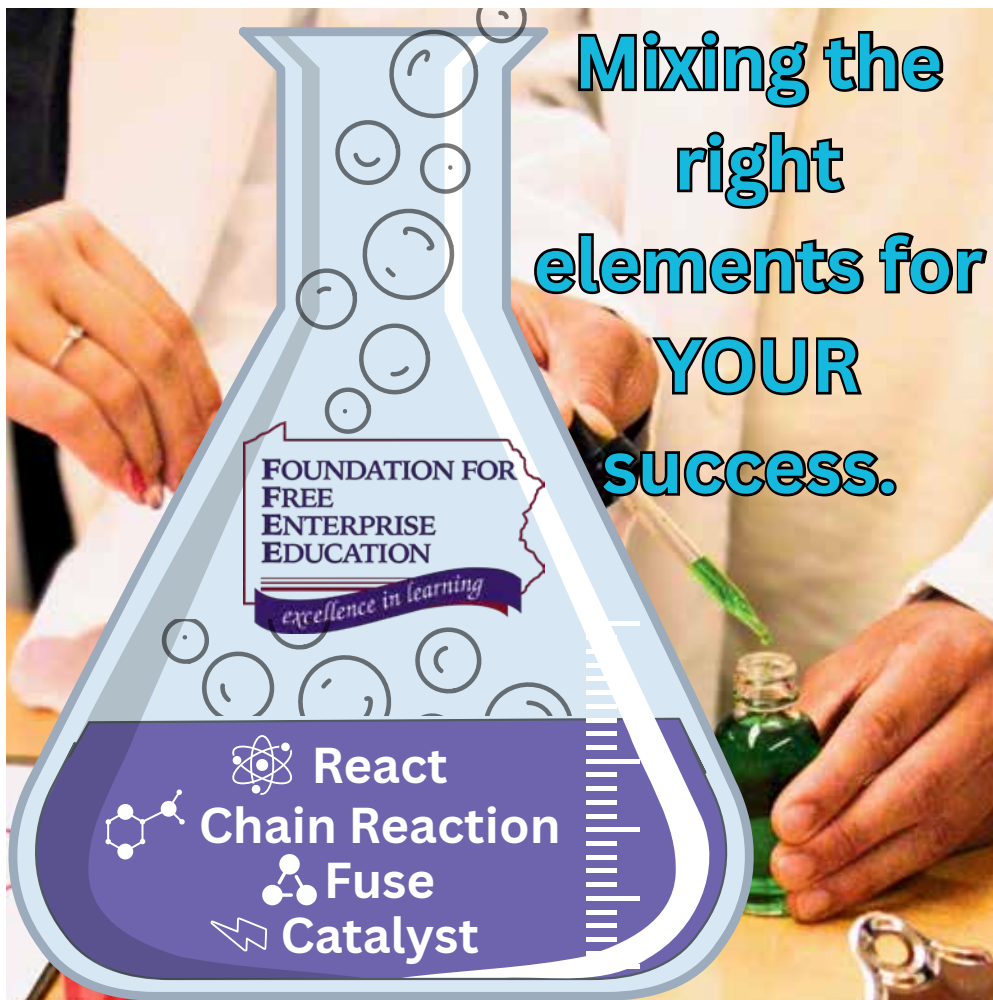
7th in the Nation:

Jacob Abraham,
senior, Hershey
High School,
Dauphin
County —
Teacher: Mike
Gustantino



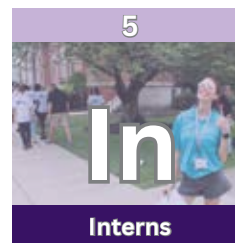
These students exemplify the critical thinking, research skills, and financial literacy that SMG inspires across Pennsylvania.





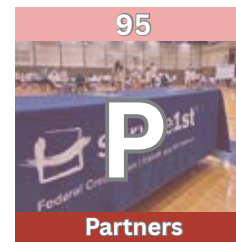
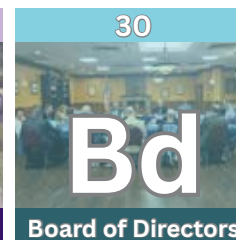
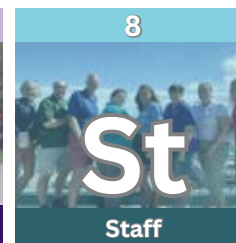
Mixing the
right
elements for
YOUR
success.

3076 WEST 12th STREET • ERIE, PENNSYLVANIA 16505-3857
PHONE: (814) 833-9576 • E-MAIL: info@pfew.org



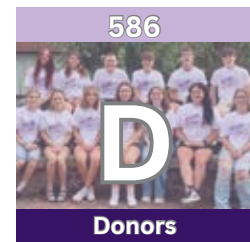
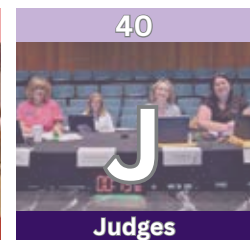
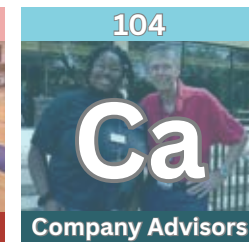
Our interdisciplinary programs **FUSE** business education, financial literacy, and career exploration to help students build knowledge and skills that serve them for life.

FFEE serves as the **CATALYST** that takes students from different backgrounds, diverse perspectives, skill sets, and talents and helps them reach their full potential, providing them with the very direction and support they need to reach their ultimate goal—career and life success.



Our mission is to offer programs that foster a collaborative environment where students work together and **REACT** to shared ideas and discoveries.

Students face unexpected **CHAIN REACTIONS** in their educational journey and must adapt and find alternative pathways. Our programs help students embrace these reactions, overcome obstacles, and explore many career possibilities.



**PENNSYLVANIA
FREE
ENTERPRISE
WEEK**

PFEW 2026 DATES

June 28 to July 3
Lycoming College
July 5 to July 10
Lycoming College
July 19 to July 24
Lycoming College
July 26 to July 31
Lycoming College
& Penn College



Available online year-round



SMG 2025/2026 COMPETITIVE SESSIONS

Year-Long Competitive:
9/15/25 to 4/10/26
Fall Competitive:
9/22/25 to 12/12/25
Spring Competitive:
2/2/26 to 4/10/26