



Bread Financial Supports Junior Achievement™ of Central Ohio's Financial Literacy Mission

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\$1.5 million gift invests in ongoing and expanded financial education programming for area youth

COLUMBUS, Ohio--(BUSINESS WIRE)-- [Bread Financial Holdings, Inc.](#) (NYSE: BFH), a tech-forward financial services company that provides simple, flexible payment, lending and saving solutions, today announced a \$1.5 million gift to Junior Achievement of Central Ohio (JA). JA inspires and prepares central Ohio K-12 students to achieve more in their lives and careers by delivering proven career-preparation, financial literacy and entrepreneurship programs in and out of the classroom.

The contribution will support JA's educational experiences for central Ohio students of all ages, including curriculum and simulation-based programs like JA Finance Park® and JA BizTown® that prepare students to be engaged, productive members of the future workforce. In addition to its monetary support, Bread Financial has also pledged a goal of logging more than 1,000 employee volunteer hours with JA across the U.S in 2023.

"Bread Financial is dedicated to strengthening our communities through investments that foster financial literacy and independence," said Ralph Andretta, president and chief executive officer, Bread Financial. "The students impacted by this gift are future customers or employees, and we are firmly committed to investing in resources that empower them to make sound financial decisions starting at a young age."

A recent study by the Milikin Institute found that [57% of U.S. adults are financially illiterate](#)¹. JA is working to combat those numbers, and according to [third-party research](#)², 82% of JA alumni agree they have a strong financial footing and are also more likely to finish college, find satisfying careers and/or start a business. During the 2021-22 school year, JA served more than 16,000 students throughout central Ohio, and has plans to expand its reach to more than 50,000 students throughout 25 Ohio counties by 2027.

"This is a transformational gift for JA and the Ohio communities we serve," said Mike Davis, president, Junior Achievement of Central Ohio. "JA takes an engaging, immersive approach to financial education and empowers young people with the mindsets and skillsets to reach their full potential. Together with partners like Bread Financial, we can further expand our reach and provide even more students with the tools for a successful financial future."

Bread Financial has a long history of supporting Junior Achievement USA and its local affiliates. With this latest investment, financial contributions total more than \$2 million to the organization.

For more information on JA and its program, visit: <https://centralohio.ja.org/>

¹"This is Why Americans Can't Manage Their Money," CNBC, April 8, 2022

² Ipsos/Junior Achievement Alumni Survey, August 2022

About Bread Financial™

[Bread Financial](#)™ (NYSE: BFH) is a tech-forward financial services company providing simple, personalized payment, lending and saving solutions. The company creates opportunities for its customers and partners through digitally enabled choices that offer ease, empowerment, financial flexibility and exceptional customer experiences. Driven by a digital-first approach, data insights and white-label technology, Bread Financial delivers growth for its partners through a comprehensive product suite, including private label and co-brand credit cards, installment lending, and buy now, pay later (BNPL). Bread Financial also offers direct-to-consumer solutions that give customers more access, choice and freedom through its branded [Bread Cashback](#)™ [American Express](#)® [Credit Card](#) and [Bread Savings](#)™ products.

Headquartered in Columbus, Ohio, Bread Financial is powered by its 6,000+ global associates and is committed to sustainable business practices. To learn more about Bread Financial, visit [BreadFinancial.com](#) or follow us on [Facebook](#), [LinkedIn](#), [Twitter](#) and [Instagram](#).

About Junior Achievement of Central Ohio

Junior Achievement of Central Ohio (JA) prepares central Ohio K-12 students for the business of life after graduation by convening and aligning government entities, for-profit partners, and educational systems to integrate and implement JA's proven career-preparation, financial literacy and entrepreneurship programs. In the 2019/2020 school year, JA facilitated 26,093 student interactions.

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