



2013
2014
ANNUAL REPORT



Make A Difference
Wisconsin

Money Smart. Life Smart

REFLECTIONS

Dear Friend,

We're pleased to share this 2013/2014 Annual Report in which you'll find some of the exciting outcomes and accomplishments achieved at *Make A Difference - Wisconsin* during the last year.

Our incredible volunteer corps did it again! Hundreds of dedicated volunteers helped us reach more students than ever before with our core financial education program! More than 6,700 teens were reached, and our list of partner schools grew to 80 high schools, including new partners in Milwaukee, Southeastern Wisconsin, Beaver Dam, Fond du Lac, Rhinelander, and Green Bay.

Make A Difference - Wisconsin exists not just to educate teens, but more importantly, to positively impact behavior and attitude. We want our students to learn and understand the financial concepts, and to put what they've learned into practice in their daily lives. We want to help teens develop sound spending and saving habits now that will lead to lifelong financial capability. To this end, we launched a very promising new program in the last year. We're excited to tell you about Money Coach, our cutting-edge approach to financial coaching for teens, and the only program of its kind in our nation. We're even more excited to share the pilot outcomes so that you can see the impact of this special program.

Once again, our annual report is a testament to the incredible support and the many partnerships that make these results possible. Please join us in celebrating the individuals involved with *Make A Difference - Wisconsin*, whose talents, dedication, and remarkable generosity have been critical to our ability to achieve this impact for the teens and communities we serve. We think you'll be inspired by our promising students, dedicated volunteers, generous donors, as well as the program outcomes described within.

We thank you for your continued support, and we invite you to visit a classroom and Money Coach session to see our work in action.

Warm regards,



John McDonald
Board President
2013-2014



Brenda Campbell
Executive Director



“This is a confusing topic for me in general, I’m not a money-minded type person, but [this course] helped make sense of some things.”

– JAMES, CEDARBURG HIGH SCHOOL

“This course changed the way I thought about money.”

– JAKE, SHOREWOOD HIGH SCHOOL

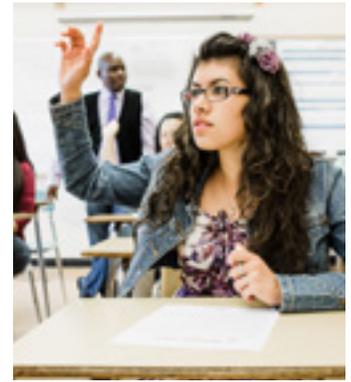
OUTCOMES & ACCOMPLISHMENTS

Make A Difference –Wisconsin has provided the community with an opportunity to get involved. In just eight years, we have recruited hundreds of volunteer instructors and they have delivered financial education in 80 partner high schools. Together, we have reached more than 39,000 students!

We are unique from other organizations offering financial education in that our entire focus is financial education and the program is delivered only at the high school level.

Core Program

The program consists of three lessons focused on budgeting and saving, understanding checking accounts, and understanding credit cards, credit history/scores, and credit reports. The program is typically delivered over the course of six visits to the classroom. Volunteers engage students by sharing personal and professional experiences related to financial literacy and through the use of several hands-on activities.



“I learned a lot of things that I wish my family had known when they were sixteen.” – TOM, TENOR HIGH SCHOOL

Quantitative Outcomes

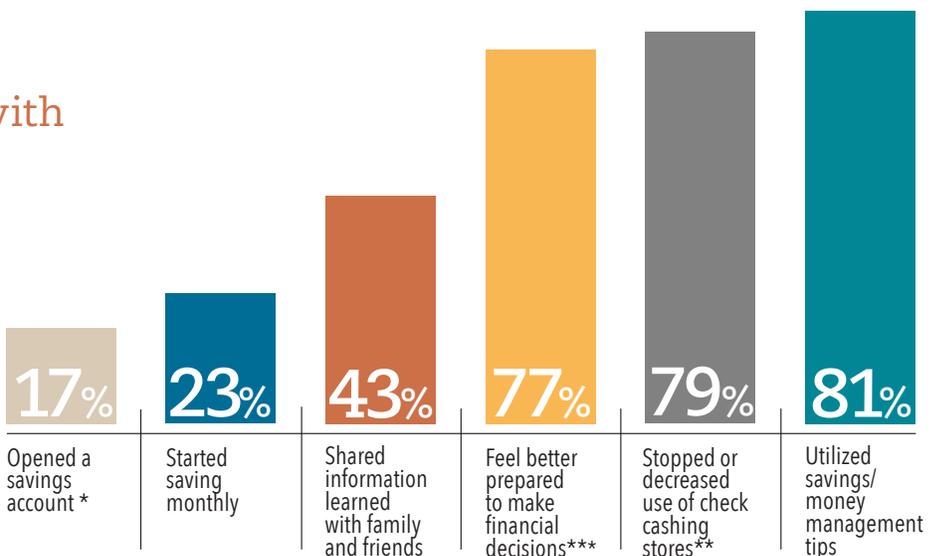
	2006/2007	2007/2008	2008/2009	2009/2010	2010/2011	2011/2012	2012/2013	2013/2014
Volunteers (cumulative)	242	421	555	650	785	981	1,100	1,307
Participating schools	31	50	57	67	64	65	70	80
Students reached	2,202	4,435	4,259	5,104	5,322	5,422	6,198	6,728

Eight-year combined total:
39,670 students reached

What are students doing with the information learned?

Summary of results of student reported behavioral changes attributed to the *Make A Difference–Wisconsin* financial education program.

Of 704 students surveyed:



*Of the 368 students reporting no savings account prior to the start of the program

**Of the 85 students reported use of check cashing stores prior to the start of the program

***Question added in year three of the pilot (2010/2011)

Money Coach Program

The Money Coach Program is a hands-on follow-up program that builds off the financial concepts learned in our core financial literacy program. Money coaches work with small groups of teens and one-on-one to develop specific action plans to address financial needs and goals. Coaches provide encouragement, guidance and monitoring to help students meet their goals.

Participating Schools and Groups

1. Hmong American Peace Academy
2. Urban Underground
3. Washington High School
4. St. Joan Antida
5. Carmen High School

41 teens completed the program



A 2014 graduate of Pulaski High School in Milwaukee, D'amonte Gaddis was one of the first students enrolled in our inaugural Money Coach program.

Money Coach is optional for students who have had our in-class financial curriculum. Based on those learnings, D'amonte recognized that he needed to get control of his finances and asked to join the Money Coach program. Like any young adult about to go out into the world after high school, he was beginning to realize that there were things he would need in the near future -- such as a car and money for college -- and he'd have to start saving for them now.

D'amonte confesses that learning how to create and stick to a budget was his most valuable take-away from the Money Coach program. "Before I did Money Coach, I didn't care about tracking expenses or budgeting," he says.

Six months later, these concepts are at the center of D'amonte's financial plan. "I get paid weekly," he says. "Every

time I get paid, I think about what I need and make a list of what needs to be paid for that week." This was a practice that Valerie Johnson, a financial advisor at Sikich Financial and volunteer Money Coach, instilled in her students to help them stick to their budget. Yet, when asked, D'amonte admits that he sometimes still finds it difficult to stick to his budget, and struggles to fight the urge to buy something he wants, like junk food, instead of saving for something he needs.

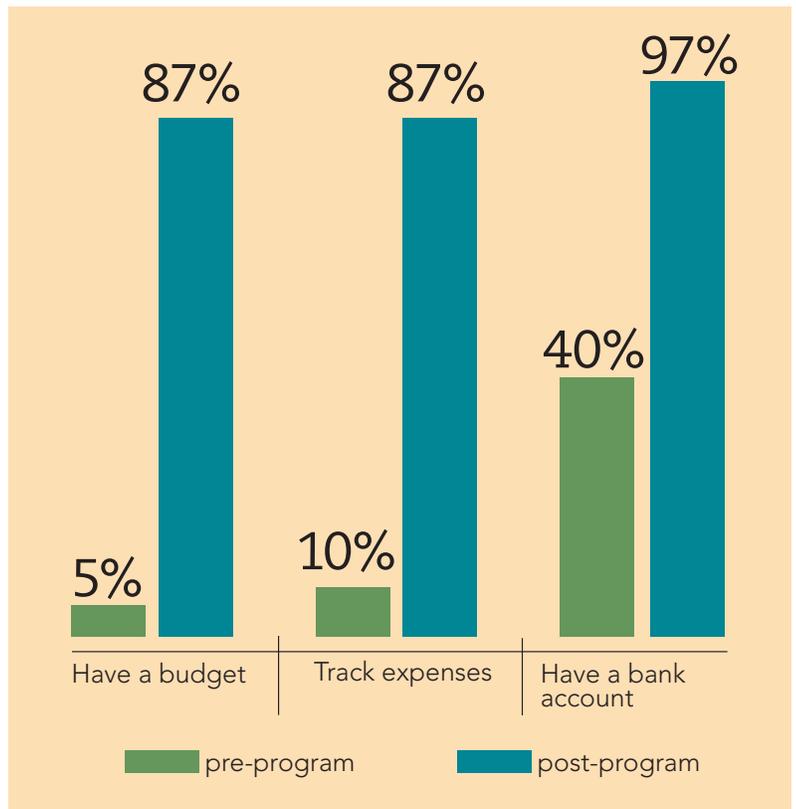
But a large part of what made a difference for D'amonte was Valerie, his Money Coach. He was drawn to her outgoing personality and appreciated her ability to explain in terms that the students could understand how to develop a plan reach their financial goals. Today, thanks to Valerie and his time in the Money Coach program, D'amonte is already doing something most adults fail to do—following a budget and tracking his expenses—helping him secure his own financial future.



D'amonte and his coach Valerie Johnson

"So many people today are getting themselves into financial trouble. I volunteered to be a money coach to help young people learn the basics of managing their finances so they can avoid those problems. More specifically, my goal is to help the students to understand how and why it is important to live within their means, have an emergency fund and save for retirement, all of which leads to independence"

—RAY CHARTIER, MONEY COACH



VOLUNTEERS



“I really enjoy working with the students. It is so important to get these students off on the right foot for a lifetime of positive financial choices”

- JEFF WOZNAK,
WELLS FARGO
VOLUNTEER

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Congratulations to CFA Society of Milwaukee 2014 Lloyd Levin Difference Maker Organization of the Year

For years they have prided themselves as the largest recruiter of classroom volunteers, and it is with that same level of pride that the board of directors and staff of *Make A Difference – Wisconsin* name the CFA Society of Milwaukee as the 2014 Lloyd Levin Difference Maker - Organization of the year.

Jim Fleming, CFA Society of Milwaukee President, says they support *Make A Difference – Wisconsin* because "Our aligned beliefs in the importance of consumer financial education has produced a unique partnership that allows our two organizations to greatly improve the future prospects of the local community."

Sara Walker, a Make A Difference volunteer and board member of the CFA Society of Milwaukee, shares "As a volunteer in the classroom, I learn more than I could ever teach. I learn to be optimistic because today's young people are smart and inquisitive. I learn to be humble because so many of them have risen above extremely challenging conditions. I learn to be patient because

they are trying so hard to understand. I learn to be grateful for all that I have been given."

"We are extremely excited to award the first Difference Maker organization award to the CFA Society of Milwaukee," says Brenda Campbell, executive director of *Make A Difference – Wisconsin*. "From volunteer recruitment to conference sponsorship, their ongoing support has meant so much to us. I especially want to recognize Eric Gauger and Dave Becker for their wonderful vision in opening the door to this partnership, Joe Frederick for his never-ending support and creative ideas, and the many supportive Society past presidents, including Lora Olenchek, Tom Rippl, Wendy Stojadinovic, Kristin Lindblom, and Bill McGinnis.



VOLUNTEERS



“The classroom volunteer developed a good rapport with the students and mentioned real-life situations that they could relate to. She genuinely cared about them and it showed.”

– DAWN SCHOBER, EDUCATOR
BANNER PREPARATORY HIGH SCHOOL

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Congratulations to Stacy Leuty

2014 Lloyd Levin Difference Maker

Tootsie Rolls and a tool belt. Those are just two of the props Stacy Leuty uses to convey financial literacy concepts to high school students as a *Make A Difference – Wisconsin* instructor.

The board of directors and staff are proud to name Stacy as the 2014 Lloyd Levin Difference Maker, an annual award that recognizes one volunteer's exceptional commitment to the *Make A Difference – Wisconsin* mission.

An accountant by training, Stacy has been a stay-at-home mom for 13 years. In eight years as a volunteer, she combines her professional background with a passion for teaching to help her students start their financial lives with good habits.

She draws motivation from "You see so many people are living beyond their means," she said. "In the recession, so many houses in my neighborhood went into



foreclosure. I don't want that for my kids and I don't want it for any child.

"My heart goes out to kids who don't have good role models. It's my passion in life to inspire them and get them off on the right start. I stress to the kids that they are already using money and will be financially independent sooner than later. I motivate them to listen to me. I have a ton of tricks I use to keep the class fun."

Brenda Campbell, executive director of *Make A Difference – Wisconsin*, observed, "Stacy has a special gift for engaging students with her creative activities and straightforward approach. She has gone above and beyond by accepting multiple assignments, offering thoughtful feedback, and helping to develop our new online volunteer training program. We're honored to have Stacy's support."

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6th Annual Investment Conference Another Huge Success

It was another informative afternoon of compelling investment ideas and insights from the four local and national fund managers who took the podium for the sold-out audience at the annual fundraising event for *Make A Difference – Wisconsin*. BMO Financial Group was the Premier Sponsor of the May 15th event, which attracted an audience of more than 600 business and investment professionals.

The conference featured four well-respected investment managers:

- Keynote speaker and Milwaukee native David Einhorn, founder and president of Greenlight Capital, a long/short value-oriented hedge fund, and author of the New York Times bestseller *Fooling Some of the People All of the Time*

- William Priebe, CFA, Portfolio Manager, Managing Principal, and co-founder of Geneva Capital Management, and responsible for the management and oversight of Geneva's Small and Midcap Growth equity products

- Chuck Severson, CFA, Senior Portfolio Manager of Baird Investment Management's mid cap growth strategy and also covers industrials and software

- William Graves, Chief Investment Officer and Founder of Boardman Bay Capital Management, a long/short equity fund focused on investing in the global technology, media and telecom (TMT) sectors

The speakers shared their top stock picks and why they believed these companies were poised for growth. Key themes highlighted were the TMT sectors (telecommunication-media-technology), navigating risk through short sales, mid-cap opportunities, and health care. Additionally, each investment manager commented on the dynamics of the current investment markets and key economic, political, and international factors affecting the investment landscape.

The afternoon concluded with a networking reception hosted by Godfrey & Kahn.

SPEAKERS

David Einhorn, Greenlight Capital

William Graves, Boardman Bay Capital Management

William A. Priebe, Geneva Capital Management

Chuck Severson, Baird Investment Management



“Attending the *Make A Difference – Wisconsin Investment Conference* is a no-brainer. You get valuable investment advice from the presentations, and in return you help educate kids throughout Wisconsin on personal finance. That’s a true win-win!”

— CURT CULVER, CHAIRMAN AND CEO, MORTGAGE GUARANTY INSURANCE CORP.



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Make A Difference—Wisconsin thanks BMO Financial Group, Premier Sponsor of the 2014 Investment Conference, for their incredible generosity helping Wisconsin teens become Money Smart.



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“I really needed this because I was clueless on financial stuff. I felt like when I turned 18, I was going to do everything wrong but you really helped me out!”

—ALONDRA, RONALD REAGAN HIGH SCHOOL

PARTICIPATING SCHOOLS

Milwaukee Public and Affiliated Schools

Alliance
 Assata Alternative High School
 Banner Preparatory
 Bay View High School
 Carmen High School
 Community High School
 El Puente High School
 Grandview High School
 Hamilton High School
 Hmong American Peace Academy
 James Groppi High School
 Lad Lake Synergy South
 MacDowell Montessori
 Madison High School
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Riverside University High School
 Ronald Reagan High School
 Rufus King High School
 School of Career and Technical Education
 South Division High School
 Transformation High School
 Transition High School
 Washington High School of Info Tech
 Wisconsin Conservatory of Life Long Learning

Milwaukee Choice or Charter Schools

CYD School of Excellence
 Destiny High School
 Eastbrook Academy
 Marquette University High School
 Messmer High School
 Milwaukee Academy of Science
 Milwaukee Collegiate Academy
 Pius XI High School
 St. Anthony High School
 St. Joan Antida High School
 St. Thomas More High School
 Tenor High School

Travis Tech High School

Southeastern Wisconsin Schools

Badger High School, Lake Geneva
 Burlington High School
 Cedarburg High School
 Central High School, Westosha
 Connects Learning Center, South Milwaukee
 Cudahy High School
 Dottke, West Allis
 Franklin High School
 GPS Education Partners
 Grafton High School
 Harvey Philip, Waukesha
 Heritage Christian
 Horlick High School, Racine
 Indian Trail High School, Kenosha
 J.I. Case High School, Racine
 Kettle Moraine High School
 Mukwonago High School
 Muskego High School
 New Horizons, Shorewood
 Pewaukee High School



Shared Journeys Charter School/WAWM
 Shorewood High School
 Sussex Hamilton High School
 Union Grove High School
 University School
 Waterford Union High School
 Waukesha South High School
 Waukesha North High School
 Waukesha West High School
 West Allis Central High School

Other Wisconsin Schools

Bay Port High School, Green Bay
 Beaver Dam High School
 Denmark Community School
 Horace Mann High School, North Fond du Lac
 Kornerstone Academy, Kimberly
 Rhinelander Charter School
Youth Groups
 DPI GEAR Up
 Lead 2 Change
 Lead to Succeed

MPS Special Education Student Program
 Operation Dream
 Pan-African Community Association
 Pathways to College
 Teens Grow Green
 United Neighborhood Centers of Milwaukee
 United Community Center
 Urban Underground
 UWM Upward Bound Math and Science
 WEOPP
 YMCA Sponsor a Scholar
 Young Entrepreneurial Scholars

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FINANCIALS

ASSETS	2013/2014
Cash	\$446,495
Accounts receivable	0
Pledges receivable	33,250
Prepaid expenses	0
Fixed assets	58,498
<u>Less depreciation</u>	<u>(43,173)</u>
Total Assets	\$495,070

LIABILITIES AND NET ASSETS	
Liabilities	\$2,074
<u>Unrestricted net assets</u>	<u>392,802</u>
Total Liabilities & Net Assets	\$394,876

GROSS REVENUE	
Corporate contributions	\$88,518
Foundation contributions	117,700
Individual donations	129,326
Special events	252,606
In-kind contributions	
Special events	7,711
Other	72,819
<u>Interest income</u>	<u>1130</u>
Revenue	\$669,810

EXPENSES	
Program Services	\$353,358
Administration	56,038
<u>Development</u>	<u>93,671</u>
Total Expenses	\$503,067

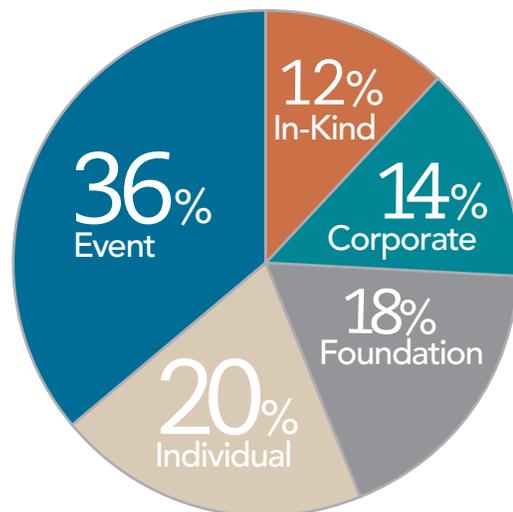
Change in Net Assets	\$166,743
<u>Net assets at Beginning of Year</u>	<u>320,072</u>
Net Assets at End of Year	\$486,815



“I feel a lot more confident now in life and when it comes to handling money.”

—STUDENT AT INDIAN TRAIL HIGH SCHOOL

2013/2014 SOURCES OF FUNDING



*Make A Difference - Wisconsin is not a recipient of United Way or government funding.



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