JOIN THE MOVEMENT FOR MONEY SMART TEENS

2014-2015 ANNUAL REPORT

Make A Difference Wisconsin
Dear Friend,

When does a mission catalyze into a full-fledged movement? We ask you to think about that question as you read our 2014-2015 annual report’s inspiring student stories, impressive program outcomes and exciting organization accomplishments. We expect you will feel – as we do – the mounting momentum around our mission to improve financial education for a generation of Wisconsin teens.

There is plenty of credit to go around. Our student participation topped 7,000 for the first time, with as much engagement as at any point in our nine-year existence. Money Sense, the new name for our core program, reached dozens of new schools and community-based organizations throughout Wisconsin while it returned to other familiar partners in financial education. Money Coach, in its second year, grew a whopping 150% and cemented its place as one of the most unique and successful models in American financial literacy. Leading these students through lessons were a record-number of classroom volunteers, among the most dedicated and compassionate business professionals in Wisconsin. Our volunteers change lives every time they step into a classroom and are at the frontline of our mission’s momentum.

Outside of our program walls, contributors humbled us with their generosity and made obvious their support for the impact educating “money smart” teens has on our wider community. Our Investment Conference had another hallmark year as the center of the financial world, for an afternoon, at least. We also received two big recognitions for our contributions: 2014 “Nonprofit of the Year” honors from BizTimes Milwaukee and the Legacy Award from the Governor’s Council on Financial Literacy. These awards are a testament to our supporters, volunteers, educators, board, staff and, most of all, the students!

Internally, we honed a new three-year Strategic Plan with our savvy, ambitious board directors. Central to that plan are three goals: 1) continuing expansion of program depth and breadth; 2) building recognition and awareness of the organization as a leader in teen financial literacy; and 3) expanding and diversifying the revenue base. On the personnel side, we welcomed Pat Rorabeck to our leadership team, a familiar face for many as a leader in the local financial services community. Much of our recent change can be mapped to Pat’s participation and dedication.

As with any passing year, there are farewells. Transitioning off our board are three incredible members who have been instrumental to the launch and growth of our organization over the last several years: Bill Hotz, Wayne Breitbarth and Bob Bukowski. However, given their amazing dedication in the past, don’t be surprised to see their names again.

From the impressive behavioral changes Wisconsin teens are making in their financial lives, to our own healthy support, it is clear to us that we are leading a movement. Every one of you has a part and, in that, we hope you share the excitement in where this movement for money smart teens can go in the coming year. We thank you for your incredible support!

Warm regards,

Dan Tranchita  
Board President  
2014-2015

Brenda Campbell  
President and CEO
“Without Make A Difference, I can honestly say that I wouldn’t be where I am today – especially financially. I would be stuck in the Dark Ages. I shared Money Sense lessons with my family and have used them to start my driving school.”
— Jeremy Cain, Reagan H.S. grad and Money Sense participant, and now a Milwaukee entrepreneur

“Before Money Coach, I had a really hard time saving money. Every time I saw something, I thought I had to buy it. We had a [computerized lesson] where you had to buy a car, get a house, find out where you wanted to work, and you had to balance your budget. As I kept replaying the game, I got a little better and we were able to see where we made our mistakes. I had no idea about any of this beforehand.”
— Breeonna, senior at Milwaukee Academy of Science and Money Coach student at PEARLS for Teen Girls

“Make A Difference lessons are better than a field trip. You’re getting someone from the community to come into your environment, the classroom environment, where kids feel comfortable. You get to see the volunteer more than once, and by the second or third session the kids are asking lots of questions. That’s what I like to see as a teacher.”
— Chris LeDuc, teacher, Kettle Moraine High School

“It has been very encouraging for me to be engaged with the students to see with my own eyes what really goes on beyond the headlines. These young adults have a ton of potential.”
— Tom Parks, classroom volunteer and retirement services professional
Our core program is now officially called “Money Sense.” It came time to find a formal name for these financial fundamental lessons with the development of other programs. Aside from the new name, Money Sense still consists of three lessons focused on budgeting and saving, checking accounts and using credit wisely. And 2014-2015 was the biggest year yet for Money Sense – take it from Shorewood High School juniors and Money Sense participants Matt, Katie and C.C.

When it came to the budgeting exercise, Matt was blown away after he wrote out where his money was going. “I spent a lot of money on food!” Matt has relied on the budgeting and tracking lessons in Money Sense to get a handle on his paycheck and spending goals after high school.

“I think there’s sort of an independency that I lacked before Money Sense. Now, through all of the classes, I have more of an understanding and I’m more comfortable with how I’m going to handle the future.”

For C.C., the Money Sense lessons on wants versus needs have changed her perspective on her own habits. Even if, as she noted from a recent shopping trip, she comes across a cute outfit.

“I went to the mall and I needed a new pair of gym shoes. I thought, ‘I really need those shoes,’ even if I really want a blouse. But I don’t need that blouse. That’s what I do differently now, when I used to be all about want, want, want and not worry about my needs.”

Katie appreciated the budget tracking lessons from Money Sense. And most of all, she respected her Money Sense classroom volunteer, who explained personal finance in a realistic manner.

“It was real-world examples, not just theoretically what could happen. To hear our volunteer talk about her life after college or things her son went through, it helped us put money into perspective. I could see how it’s important to put away money now so you are prepared later in life.”

What are students doing with the information learned?

Summary from 704 student surveys on reported behavioral changes from Make A Difference – Wisconsin Money Sense program.

17% Opened a savings account *
23% Started saving monthly
43% Shared information learned with family and friends
77% Feel better prepared to make financial decisions***
79% Stopped or decreased use of check cashing stores**
81% Utilized savings/money management tips

*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 (2010-2011)
Money Coach grew in size and students served in its second, wildly successful year of mentoring students on money management. Money Coach builds on the core concepts in Money Sense with an emphasis on interaction between volunteers and students in small groups and one-on-one to develop action plans to achieve financial needs and goals. The one-of-a-kind Money Coach program involves an exclusive number of students for maximum impact and participants have an opportunity to earn a scholarship.

In Money Coach, Shanice developed an elevator speech so impressive that it landed her mother a job.

Shanice, a Money Coach participant at Washington High School, said she was downright scared of managing money and credit before her lessons with Ranell Washington, a Make A Difference –Wisconsin volunteer and senior analyst with BMO Harris Bank.

As Shanice was seeking her first part-time job, she said the most timely Money Coach lessons were those around interviews, resumes and development of her professional elevator speech. Her mother, too, was looking for a new career. One night after a Money Coach lesson, Shanice shared a few career tips with her mom.

“When my mom had an interview, she told me she thought about what I told her. And she ended up getting the job.”

Ranell Washington, an alum of Milwaukee’s Washington H.S., regularly shares an anecdote with students on his eye-opening first experience with buying a car. The second-year Money Coach leader said he remembers how confusing it could be to find clear financial information from his experiences after graduation 15 years ago.

“It was important for me to give back what I’ve learned as a professional in a way that really benefits our entire community,” Washington said. “In Money Coach, we showed the kids the power of saving and interest, and made it clear they were accountable for this cash. Immediately, things became real for them.”
2014-2015 Volunteers

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Karyn Conklin

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William Craig, Craig Realty
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Rick Fong, Primerica Financial Services
Tabatha De Leon finds time with students “priceless”

2015 Lloyd Levin Difference Maker

Tabatha De Leon learned about the basics of money from her parents’ pharmacy work in Venezuela and found out a few lessons on her own through odd jobs on her way to a financial career in Milwaukee. Now, as a successful mortgage banker with BMO Harris Bank, Tabatha says some of her most valuable financial lessons come from insight by students in her Make A Difference – Wisconsin financial education lessons.

“The feeling you get when you present the program is priceless,” she said.

With her enthusiastic and compassionate engagement of teens in our community, Tabatha De Leon made for a natural choice as the 2015 Lloyd Levin Difference Maker, an annual award chosen by the board of directors and staff to recognize one volunteer’s exceptional commitment to the Make A Difference – Wisconsin mission.

Over the last five years, Tabatha has led well over 125 students through the Money Sense program at high schools that include Bay View, South Division and St. Anthony. She’s also been a pioneer in the in-depth Money Coach program with participants of PEARLS for Teen Girls. Going above and beyond, Tabatha has been a resource for Make A Difference promotional videos as well as training examples which are used by hundreds of volunteers.

As someone who worked her way through college – from teaching Spanish lessons and repairing lead glass to selling gyros and dancing in a flamenco group – Tabatha said she shares with students the importance of early budgeting and saving.

“If I would have known all of this, I would have made very different decisions and I would be in a much better financial position now,” she said. “For instance, I would have not bought a brand new car when I was 19 … I would have thought more about saving and less about spending.”

There is no missing the excitement Tabatha infuses in her classroom lessons, said Make A Difference’s Brenda Campbell.

“Tabatha is enthusiastic and she really cares about these students. When Tabatha volunteers with teens, it’s clear that she wants to help transform their lives.”
Valerie Johnson, Sikich Financial
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Sara J. Walker, center, and John Utz, right, are among the team from Associated Bank to receive the 2015 Lloyd Levin Difference Maker award from Brenda Campbell, President and CEO, Make A Difference – Wisconsin.

Associated Bank has made an active priority of building stronger, smarter financial behaviors throughout Wisconsin. Over the last nine years, Associated Bank has contributed more than $100,000 to Make A Difference – Wisconsin programs and events, in addition to connecting 54 current employees to classroom financial literacy volunteer opportunities.

The Make A Difference – Wisconsin board of directors and staff were proud to honor Associated Bank as the 2015 Lloyd Levin Difference Maker Organization of the year, the annual recognition of one organization’s outstanding contribution toward improving financial education in Wisconsin.

“Teaching financial literacy truly does ‘share the wealth’ because the students we influence through Make A Difference – Wisconsin are then empowered to teach others,” said Sara J. Walker, CFA, Associated Bank Senior Vice President and Investment Officer. “Additionally, through Make A Difference – Wisconsin, Associated Bank is able to enhance the confidence of an important and vital segment of our community – our young people. That confidence has far-reaching implications including a strengthened connection to the Milwaukee community as a whole.”

Associated has been instrumental in supporting the Make A Difference mission of improving financial literacy throughout Wisconsin since our organization’s inception in 2006. Along with Walker and a steady stream of classroom volunteers, Associated Bank leaders have proudly shared our mission, including John Utz, Executive Vice President and Head of Corporate Banking/Specialized Financial Services; Tom Peterson, Commercial Banking Business Segment Leader; and Dennis Krakau, Senior Market Leader – Private Client and Institutional Services.

Brenda Campbell, President and CEO of Make A Difference – Wisconsin, said the ongoing relationship is a testament to a program that makes verifiable impacts from Milwaukee to Green Bay, and from Kenosha to Madison.

“In name alone, Associated Bank provides incredible clout with their sponsorship,” she said. “Associated and its executives really lead by example, with active involvement in our classrooms and principal roles at events like our annual Investment Conference.”

Associated Bank makes improving financial literacy a community priority
2015 Lloyd Levin Difference Maker organization of the year

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Jeffrey Wozniak, Wells Fargo
Thomas Yager, Merrill Lynch
Sue Yang
Dawn Zehren, Shorewest Realtors

Sara J. Walker, center, and John Utz, right, are among the team from Associated Bank to receive the 2015 Lloyd Levin Difference Maker award from Brenda Campbell, President and CEO, Make A Difference – Wisconsin.
Milwaukee was the center of the finance world for an afternoon this past spring during an event where leaders shared blockbuster investment advice and attendees made a down-payment in the community’s financial future.

The 7th Annual Investment Conference was held May 13 and attracted an audience of more than 500 financial leaders from the Midwest to hear insight from national and local fund managers. Make A Difference – Wisconsin organizes the event as its principle annual fundraiser toward a mission of empowering teenagers with financial literacy skills and resources.

BMO Financial Group was once again the Premier Sponsor of the event. Godfrey & Kahn hosted a networking reception to round out the afternoon.

The Investment Conference has become the signature financial advisor event for the region, and this year attracted four new notable speakers: Howard Marks, Chairman & Co-Founder, Oaktree Capital Management; John Thompson, CEO, Vilas Capital Management; Ann M. Miletti, Managing Director, Wells Capital Management; Ernesto Ramos, Portfolio Manager/Head of Equities, BMO Global Asset Management.

Marks, who counts luminary investor Warren Buffet among his followers, provided pragmatic money management insight in an exclusive and intimate keynote talk.

“As an investor, it is really easy to be average, but really hard to be even slightly above average,” Marks said. In a remark later shared by many attendees, Marks added: “Academics use volatility as a measure of risk because it is something that can be measured. Real investment risk can’t be truly measured.”

Underlying the high finance talks, attendees were able to hear from successful students in Make A Difference – Wisconsin financial education programming. In addition, attendees who donated $100 or more to Make A Difference – Wisconsin received Marks’s book, “The Most Important Thing Illuminated.” The gratifying support from the speakers and hundreds of respected professionals helped Make A Difference – Wisconsin realize its event goal of more than $250,000, said Joe Schlidt, event chair and board member.

“This is a world-class investment conference of which Milwaukee and the state of Wisconsin investment communities are extremely proud.”

— James Fleming, President, CFA Society Milwaukee
SPEAKERS

Howard Marks, Chairman & Co-Founder, Oaktree Capital Management
Ann M. Miletiti, Managing Director, Wells Capital Management
Ernesto Ramos, Portfolio Manager/Head of Equities, BMO Global Asset Management
John Thompson, CEO, Vilas Capital Management

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MPS AND AFFILIATED SCHOOLS

Alliance (charter)
Assata Alternative High School
Audubon High School
Banner Preparatory
Barack Obama School of Career and Tech Ed.
Bay View High School
Bradley Tech High School
Carmen High School (choice)
El Puente High School (choice)
Grandview High School (Seeds of Health)
Hamilton High School
Hmong American Peace Academy
James Groppi High School
James Madison Academic Campus
Lad Lake (Synergy South)
MacDowell Montessori
Milwaukee Community Cyber High School (charter)
Milwaukee High School of the Arts
Milwaukee School of Languages
Morse-Marshall High School
New School for Community Service
North Division High School
NOVA (choice)
Project STAY
Pulaski High School
Riverside University High School
Ronald Reagan High School
South Division High School
St. Rose Center Lad Lake Transition High School
Vincent High School
Washington High School of Info. Tech.
Wisconsin Conservatory of Lifelong Learning

MILWAUKEE CHOICE OR CHARTER SCHOOLS

Destiny High School
Eastbrook Academy
Marquette University High School
Messmer High School
Milwaukee Collegiate Academy
Pius XI High School
St. Anthony High School
St. Joan Antida High School
Tenor High School (Seeds of Health)

St. Thomas More High School

SUBURBAN AND SE WI SCHOOLS

Badger High School, Lake Geneva
Burlington High School
Cedarburg High School
Connects Learning Center
Cudahy High School
Franklin High School
Harvey Philip Wauckesha Heritage Christian School
Horlick High School, Racine
Indian Trail High School, Kenosha
J.I. Case High School, Racine
Kettle Moraine High School
Lakeville High School
Mukwonago High School
Muskego High School
*Nicolet High School
New Horizons (Shorewood alternative)
Pewaukee High School
GPS Education Partners - ITU, New Berlin - Stratec, Milw.
- Generac, Eagle
- Rytec, Jackson
Shorewood High School
*South Milwaukee High School
Sussex Hamilton High School
Union Grove High School
University School of Milwaukee
Waterford Union High School
Waukesha South High School
Waukesha West High School
West Allis Central High School
West Allis/West Milw. Shared Journeys
*Whitnall High School

OTHER WI SCHOOLS

Bay Port High School, Green Bay
John Dewey Academy of Learning, Green Bay
Horace Mann High School, Fond du Lac
*Ozaukee High School
*Northland Pines High School, Eagle River
*Phoenix Center Alternative School, Eagle River
*Prairie Phoenix Academy, Sun Prairie
*Dodge High School, Juneau
GPS Education Partners - Badger, Peshtigo

STUDENT GROUPS

United Community Center
UWM-Upward Bound
Pan-African Community Association
City of Milw. Earn and Learn
Urban Underground
YMCA Sponsor a Scholar
Pathways Milwaukee
Badgerland Girl Scouts
Social Development Commission
Journey Forward Conference
WEOP Gear Up College Possible
Lead to Succeed
COA Youth and Family Centers
Lead to Change
Boys and Girls Club
Christian Faith Fellowship Church

*Added in 2014/2015
LEADERSHIP

2014-2015 Board of Directors

Officers

<table>
<thead>
<tr>
<th>Position</th>
<th>Name</th>
<th>Company/Role</th>
</tr>
</thead>
<tbody>
<tr>
<td>PRESIDENT</td>
<td>Daniel A. Tranchita</td>
<td>Robert W. Baird, Inc.</td>
</tr>
<tr>
<td>VICE PRESIDENT</td>
<td>Nicole Best</td>
<td>Heartland Advisors, Inc.</td>
</tr>
<tr>
<td>TREASURER</td>
<td>Wayne Breitbarth</td>
<td>Power Formula, LLC</td>
</tr>
<tr>
<td>SECRETARY</td>
<td>Pam Evason</td>
<td>Windermere Wealth Advisors</td>
</tr>
</tbody>
</table>

Advisory Council

<table>
<thead>
<tr>
<th>Name</th>
<th>Company/Role</th>
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</thead>
<tbody>
<tr>
<td>Bert Bilsky</td>
<td>ANON Charitable Trust</td>
</tr>
<tr>
<td>Andrew Burish</td>
<td>The Burish Group UBS Financial Services, Inc.</td>
</tr>
<tr>
<td>Marina Carlson</td>
<td>Community member</td>
</tr>
<tr>
<td>Eric Christophersen</td>
<td>Northwestern Mutual Wealth</td>
</tr>
<tr>
<td>Lori Craig</td>
<td>PNC Wealth Management</td>
</tr>
<tr>
<td>Fred Croen</td>
<td>Retired Attorney</td>
</tr>
<tr>
<td>Curt Culver</td>
<td>Mortgage Guaranty Insurance Corp.</td>
</tr>
<tr>
<td>Michael Falbo</td>
<td>UW Board of Regents</td>
</tr>
<tr>
<td>Frank Gimbel</td>
<td>GRGB Law</td>
</tr>
<tr>
<td>Douglas Gordon</td>
<td>WaterStone Bank</td>
</tr>
<tr>
<td>Eve Hall</td>
<td>African American Chamber of Commerce</td>
</tr>
</tbody>
</table>

Other Directors

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Margaret E. MacLeod Brahms</td>
<td>MMBrahm Executive and Consulting Services</td>
</tr>
<tr>
<td>William R. Hotz</td>
<td>Guaranty Bank</td>
</tr>
<tr>
<td>Nina V.A. Johnson</td>
<td>Guaranty Bank</td>
</tr>
<tr>
<td>Lloyd Levin</td>
<td>American Fidelity Mortgage Services, Inc.</td>
</tr>
<tr>
<td>John McDonald</td>
<td>Godfrey &amp; Kahn, s.c.</td>
</tr>
<tr>
<td>Rebecca Neumann</td>
<td>UW-Milwaukee</td>
</tr>
<tr>
<td>Michael Schelble</td>
<td>Provident Trust Co.</td>
</tr>
<tr>
<td>Joe Schlidt</td>
<td>Godfrey &amp; Kahn, s.c.</td>
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<tr>
<td>Dean Urbanski</td>
<td>BMO Harris Financial Advisors</td>
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Staff

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<tr>
<th>Name</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Brenda Campbell</td>
<td>President &amp; CEO</td>
</tr>
<tr>
<td>Rachel Kauer</td>
<td>Program Manager</td>
</tr>
<tr>
<td>Jeni Foshey</td>
<td>Development Manager</td>
</tr>
<tr>
<td>Pat Rorabeck</td>
<td>Program Director</td>
</tr>
<tr>
<td>Stephaine Crosley</td>
<td>Program Manager</td>
</tr>
<tr>
<td>Rebecca Murray</td>
<td>Development Associate</td>
</tr>
<tr>
<td>Kathy Weinberg-Kinsey</td>
<td>Volunteer Manager</td>
</tr>
<tr>
<td>Justin Kern</td>
<td>Marketing &amp; Communications Manager</td>
</tr>
<tr>
<td>Amber Lindh</td>
<td>Administrative Coordinator/Accounting Assistant</td>
</tr>
</tbody>
</table>
**ASSETS**  
2014-2015  
Cash $516,362  
Accounts receivable 0  
Pledges receivable 31,200  
Prepaid expenses 1,315  
Fixed assets 64,113  
Less depreciation (48,594)  
Total Assets $564,396

**LIABILITIES AND NET ASSETS**  
Liabilities $10,756  
Temporarily restricted net assets 60,000  
Unrestricted net assets 493,640  
Total Liabilities & Net Assets $564,396

**GROSS REVENUE**  
Corporate contributions $110,713  
Foundation contributions 143,000  
Individual donations 128,692  
Special events 271,208  
In-kind contributions  
  Special events 7,000  
  Other 47,885  
Interest income 1,225  
Revenue $709,723

**EXPENSES**  
Program Services $458,506  
Administration 64,057  
Development 120,335  
Total Expenses $642,898

Change in Net Assets $66,825  
Net assets at Beginning of Year 486,815  
Net Assets at End of Year $553,640

(Note: Make A Difference - Wisconsin is not a recipient of United Way or government funding.)
OUR MISSION
Provide financial literacy programs and resources that empower teens to make sound financial decisions.

OUR VISION
Build strong communities where students and their families make informed financial decisions and take control of their financial future.