

JOIN THE
MOVEMENT FOR
**MONEY
SMART
TEENS**



**2014-2015
ANNUAL
REPORT**



Make A Difference
Wisconsin

FROM OUR LEADERS ►

A Major Year for “The Movement”

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 A. Tranchita *Brenda Campbell*

Dan Tranchita
Board President
2014-2015

Brenda Campbell
President and CEO

47,044
students reached since 2006

4,144
lessons delivered since 2006

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TESTIMONIALS ▶



"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*





MONEY SENSE

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.

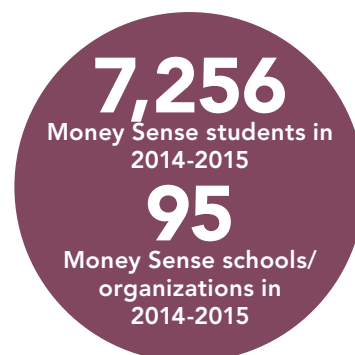
“I went to the mall and I needed a new pair of gym shoes. I thought, ‘I really need those shoes,’ even if I really want a blouse. But I don’t need that blouse. That’s what I do differently now, when I used to be all about want, want, want and not worry about my needs.”

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.



*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

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.

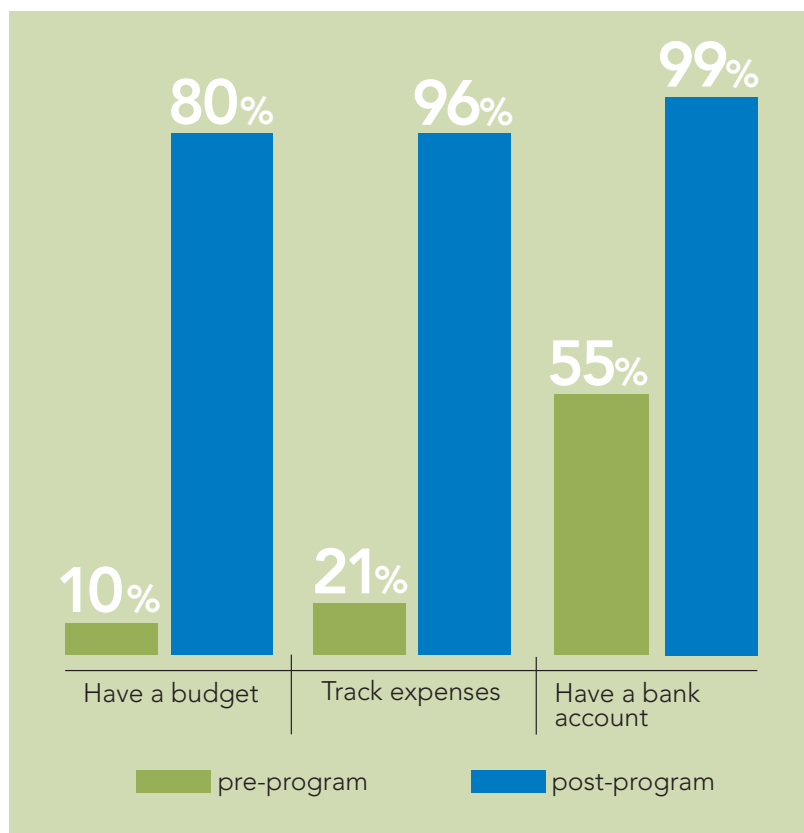
As Shanice was seeking her first part-time job, she said the most timely Money Coach lessons were those around interviews, resumes and development of her professional eleva-

tor 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.”



10 Schools/Youth Groups

- Hmong American Peace Academy
- St. Joan Antida Boys and Girls Club
- Carmen South High School
- Washington High School of Information Technology
- Urban Underground
- Harvey Philip Alternative School
- James Madison Academic Campus
- PEARLS for Teen Girls
- Reagan IB High School
- New Horizons (Shorewood High School)

22 volunteer Money Coaches

105 students completed the program

Scholarship total for 2014-2015: \$47,312

VOLUNTEERS ▶



2014-2015 Volunteers

Robert Allen

Eric Arvold,
Columbia Wanger Asset
Management

Allison Balchan,
Time Warner Cable

Donald Balchunas

Meg Baptie,
Robert W. Baird

Sean Barnekow,
WaterStone Bank

Laura Barry,
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Ray Chartier

Jonathan Cohn,
Greenfield Fire Department

Marc Colletti, Molly Maid of
East Metro Milwaukee

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Transamerica Financial
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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 –



Tabatha De Leon, left, accepts the 2015 Lloyd Levin Difference Maker award along with her husband, Justin, from Brenda Campbell, President and CEO, Make A Difference – Wisconsin.

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."

Stephanie Fong, Primerica Financial Services

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Associated Bank makes improving financial literacy a community priority

2015 Lloyd Levin Difference Maker organization of the year

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."



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.

Robert Stinson,
Associated Bank

Joyce Stoner, A.O. Smith Corp.

Megan Susko

Daniel Sweeney, Wells Fargo

John Tesensky, Tiles Inc.

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Kyle Vitkus,
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Sara Walker, Associated Bank

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Michelle Ward,
The Equitable Bank

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Shorewest Realtors



High Performance

Financial insight, fundraising highlight 7th Annual Investment Conference

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. Miletti, 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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Francis Joel Hoeffler
Timothy Hoelter
David Hoes
Steven Horner
Eli Howayech
Joel Huffman
Sarah Hughes
Jay Hughes
Ann Jacobs
Ron Johnson
Nina Johnson
Alicia Jones
Richard Kahn
Vicki Kalman
Vicki Kalnins
Nancy Kaump
David Keuler
Mike Knetter
Keith & Maureen Kolb
Pete Koleske
Janet Kratz
Brad Kunath
Richard Larson
Kersten Larson
Kristi Leswing
Amber Lindh
Jack London
Laura Loos
John Lubotsky
Lauren Maier
Brian Manchester
Jason Martone
Tim Mattke
Michael McQuide
James & Victoria Miller
Sal Miosi
Elmer Moore
Jerry Murphy
Jolene Murphy
Lora Murray



SUPPORTING CONTRIBUTORS

Michael Adducci
Greg Adlington
Paul Akre
Robert Allen
David Andera
Donald Balchunas
Andrew Barnes
Jeff Behring
Carolyn Belcher
William Belke

| | | | | | |
|----------------------------|----------------------|---------------------------------|-------------------------|-----------------|--------------------|
| Rebecca Murray | Terence Ploszaj | Christopher Rykwald | Nancy & Ignatius Smetek | Monica Thompson | Wesley Widjaja |
| Rebecca Neumann | Mark Pollaci | Ronald Sadoff | Paul Snyder | Lineve Thurman | Jay Wigdale |
| Eric Nohelty | Mark Potts | Michael Sattell | Marlyn Spear | Shannon Thurner | Mark Witt |
| Christopher Noyes | Dave & Janice Powell | Tim Scanlan | Donald Stacy | Martin Tierney | Carol Wolcott |
| Andy O'Connell | Abhi Pulakanti | Kimberly Schmoldt | Gary & Linda Stephens | Gretchen Titus | Chaitanya Yaramada |
| Brian O'Day | Alan Purintun | David Schroeder | Joyce Stoner | Nathan Tiziani | Garvin Young |
| Carisa Oppermann | Michelle Putz | Peter Schumacher | Hartono Susanto | Ernest Troutman | Jeff Young |
| Josh & Kim Palleon | Carl Quindel | Kevin Senske | Megan Susko | Maclovio Vega | Dominick Zarcone |
| Craig Peterman | Ernesto Ramos | Gene Shimelfarb & Galina Rubins | Michael Swope | Scott Vuchetich | Mark Ziehr |
| Susan Peterson | Max Rasansky | Kelly Sics | Makela Taphorn | Greg Wait | |
| Daniel Peterson | Mark Riebesehl | Daniel Sievers | David Tarantino | Michael Weckman | |
| Robert & Linda Pirk Wilson | Gary Riley | David Silber | Carol Teale | Jason Weiner | |
| | William Rogalinski | | John Thompson | Corbin Weyer | |

PARTICIPATING SCHOOLS ▶

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 Waukesha

Heritage Christian School

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

*Nicolet High School

New Horizons (Shorewood alternative)

Pewaukee High School

GPS Education Partners

– ITU, New Berlin

– Stratec, Milw.

– Generac, Eagle

– Rytex, 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

Kornerstone Academy, Kimberly

Denmark High School

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

*Dodgeland 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

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African American Chamber of Commerce

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FINANCIALS ►

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

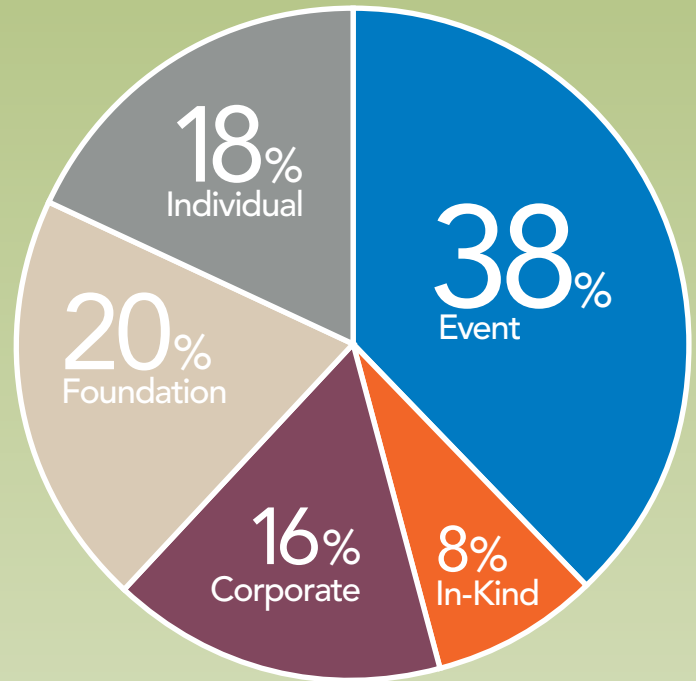
| | |
|--------------------------|------------------|
| Corporate contributions | \$110,713 |
| Foundation contributions | 143,000 |
| Individual donations | 128,692 |
| Special events | 271,208 |
| In-kind contributions | |
| Special events | 7,000 |
| Other | 47,885 |
| Interest income | 1,225 |
| 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 |

2014-2015 SOURCES OF FUNDING



(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.



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