DEAR FRIEND,

There’s the impact we know about and then there’s positive change we may never hear about. Just ask Brittany.

Brittany is in her late 20s, a married mother of two who lives on the southside of Milwaukee and works as a certified nursing assistant. Recently, she was involved in a car crash that left her uninjured – but on the hook for hefty repair charges. Rather than fall into a treacherous financial cycle that overwhelms many people, Brittany had smartly set aside money each month into an emergency savings fund. She was prepared for the inevitable and unpredictable events of life. As a result, Brittany quickly paid for a rental car and repairs so that there wasn’t an interruption in her expectations at work or home.

Where did she learn to save like this? As she told us in a phone call this summer, Brittany credits the Money Sense class she had with us in 2007 as a 10th grader in Milwaukee’s Bradley Tech High School. She has kept up the financial behaviors she learned nearly a decade ago and said she's passing them on to her own children.

We share Brittany’s story because, in truth, there is no way to quantify and condense all of the impact from your support of financial education in our community. Over a decade, we’ve empowered 55,000 teens (and counting) through 4,752 lessons led by more than 700 volunteers at just over 200 schools and sites. Consider this: the charge from a financial planner for the amount of class time generously offered by our volunteers equates to $747,180. The amount our students save by having learned to avoid check cashing stores (and all their fees) is well over $2.3 million.

These figures are amazing and, as this organization’s leaders, a humbling reminder of the powerful people like you who make our mission a reality. But it’s the personal stories we hear and the many more that go unnoticed in our community which make your compassion and effort truly incredible.

We know you agree that too many teens still enter adulthood without critical financial skills. Today’s generation cannot afford for us sit back on our success or hold back for a year.

With your “compound interest,” teens will be prepared for their financial futures and go on to make our communities stronger. Together, we can turn the success of teens from our first decade into the model for financial fitness across the nation.

Warm regards,

Nicole Best
2015/2016 Board Chair

Brenda Campbell
President and CEO
10 HIGHLIGHTS FROM OUR 10th YEAR

Your support, compassion and energy helped us launch our 10th year of programs for students. Wendasha, a recent graduate of Barack Obama School of Career and Technical Education, described her future because of Money Sense in a touching video: “With me saving now, I feel like if I have to do something, I can do it.”

Dr. Darienne Driver, MPS Superintendent, met with our “money smart” students, Kalan and Shanice during our annual Appreciation Reception. Driver said: “When you say ‘Make A Difference,’ you really are making a difference in the lives of our young people. You hear ripples of joy from people who have been in this program.”

We reached a milestone in December, having empowered 50,000 teens since 2006! Milwaukee Mayor Tom Barrett said: “I believe Make A Difference has had a huge impact throughout the state of Wisconsin.”

Jerryd Bayless, an NBA guard and financial literacy advocate, was a guest “Money Coach” and later invited students to share their personal finance tips with him before a Bucks game.

Volunteers from two Northwestern Mutual employee groups focused financial lessons on dozens of students at Washington H.S. of Information Technology, the first concentrated effort of its kind.

Brenda Campbell led panels on student impact and volunteering successes at the Annual Conference on Financial Education in Orlando.

Chicago held its first Money Sense lessons for students at the Noble Network of Charter Schools. Beloit and Sun Prairie also welcomed their initial volunteers and lessons into community high schools.

“Teamwork” was the theme of our Money Coach graduation celebration. Lorena Trujillo, a senior from Carmen H.S. of Science & Technology South, told the crowd: “What Money Coach means to me is a new life.”

Our 8th Annual Investment Conference once again brought the financial world to Milwaukee for a day. The investment event has now raised more than $1 million toward teen financial education.

Jeremy Cain, a Money Sense participant in 2008, became the first former student to join our Board.
Since 2006, we’ve empowered teens with the basics on banking, budgets and credit. As those foundational lessons evolved in our Money Sense program over the decade, so, too, has our understanding of what teens take from it.

Along with our typical surveys and behavioral outcomes, we had conversations with teens, including talks with a handful of students recently at Milwaukee Marshall High School. After a day of lessons in educator Lauren Jagemann’s math classes – led by engaging volunteers like Michael Bradburn, Stacy Leuty and Dion Saffold – students shared impact and impressions from Money Sense.

Kevin, junior
“We live in a generation where you buy things right when you see them. That’s not really how you should be using your money. You could use your money to pay for college, which is knowledge, and knowledge is money in the bank.”

LaShanna, junior
“I do the ‘pay yourself first’ lesson. Every time I get a check, I put what I need in my savings first, then I use the rest of the money for whatever I want.”

Brandon, senior
“I’ve been mostly ... prioritizing how I manage my money. Specifically, how I keep track of it and how I spend it. I feel like this course influenced me in a profound way.”

2015-2016 MONEY SENSE OUTCOMES

<table>
<thead>
<tr>
<th>7,137 STUDENTS</th>
<th>107 SCHOOLS</th>
</tr>
</thead>
</table>

- Opened a savings account
- Started saving monthly
- Shared info learned with family & friends
- Feel better prepared to make financial decisions
- Stopped or decreased use of check cashing stores
- Utilized savings and money management tips

0% 20% 40% 60% 81% 100%
“WHAT MONEY COACH MEANS TO ME IS A NEW LIFE.”

And Lorena Trujillo wasn’t just talking about her own. The senior at Carmen High School of Science & Technology South brought the financial lessons she learned from Money Coach home to her family. She said her money mentors in the program – led by volunteer coaches Paul Coldagelli and Maryanne Zawlocki – gave her perspective on interest and putting money away for a rainy day.

At home, she helped her parents put those financial lessons into practice, which has helped keep them out of trouble.

“I come from a family of six and we have always struggled with money. Every time we have a little money left, we usually spoil ourselves instead of saving it,” Trujillo shared during our annual Money Coach graduation celebration in May.

“Through Money Coach I learned how important it is to save that little extra money, so that we can have something to sit back on if there’s ever an emergency.”

2015-2016 MONEY COACH OUTCOMES

<table>
<thead>
<tr>
<th>32 VOLUNTEER MONEY COACHES</th>
<th>137 AT-RISK TEENS</th>
</tr>
</thead>
<tbody>
<tr>
<td>14 SITE PARTNERS IN SOUTHEASTERN WISCONSIN</td>
<td>SCHOLARSHIPS EARNED SINCE 2013: $105,293</td>
</tr>
</tbody>
</table>

In winter 2016, Money Coach teens came up with creative ways to get their peers to steer clear of check cashing stores, so pervasive in Milwaukee. Students created skits, presentations and posters. Messmer High School teens in Money Coach came up with this poem that they had students and even adults recite as they signed a pledge to avoid check cashing stores:

“RUN, RUN FAST, FAST FAR, FAR AWAY FROM CHECK CASHING STORES.”
VOLUNTEERS

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Barb McNulty says the most powerful financial tools she can offer teens are her ears.

As a classroom volunteer on financial fundamentals, Barb says she’s takes inspiration during lessons from the curiosities and concerns voiced by students. From there, she said she can guide Money Sense lessons, which she peppers with financial expertise as well as challenges from her own life.

“Students understand that they need to know about money. The most critical part is to listen to the group that’s in front of you in the class. What questions are coming out of their mouths?” she said. “Listen to that and you’ll know what they’re interested in and how they can make their own mark.”

For those reasons and many more, Make A Difference – Wisconsin is proud to announce Barb McNulty as the 2016 Lloyd Levin Difference Maker. The Difference Maker Award is chosen by the board of directors and staff to recognize one volunteer’s exceptional commitment to our teen financial empowerment mission.

Barb began volunteering not long after we started in 2006. She’s brought budgeting and saving fundamentals to hundreds of teens at high schools including Prairie School, Racine Case, Burlington, Racine Horlick, Indian Trail, Audubon and Veritas. When strung together, her classroom time since 2010 would last nearly three-straight 24-hour days.

“Barb has been one of our ‘go-to’ volunteers for almost a decade,” said Brenda Campbell, president and CEO, Make A Difference – Wisconsin. “Her consistent role at high schools near her home gives the Racine community a positive advocate in the financial futures of teens.”

Barb McNulty, center, is a realtor and former banker with a passion for teaching good financial behaviors to youth. She received the 2016 Difference Maker Award from Brenda Campbell, left, and Lloyd Levin.
“What we're giving them is the empowerment to make the right decisions. That will go with them for the rest of their lives.”

-Tabatha De Leon, volunteer and mortgage banker, Wintrust Mortgage
Northwestern Mutual multiplies its dedication to positive teen financial futures

"Northwestern Mutual is a champion for financial literacy and has been for our organization since we began in 2006," said Brenda Campbell, president and CEO, Make A Difference – Wisconsin. “The compassion and presence of Northwestern Mutual volunteers in the lives of teens in our programs has and will continue to shape positive change in our communities.”

Northwestern Mutual puts the power of community behind its teenage financial literacy efforts.

In 2015-2016 alone, Northwestern Mutual contributed empowered nearly 1,000 teens through 19 volunteers teaching 29 programs over the course of 100 hours and 33 minutes of in-class time.

Some of those lessons were the product of two Northwestern Mutual employee groups – African American Employee Resource Group and Chrysalis Group – concentrating volunteer time at one school, Washington High School of Information Technology. Other volunteers shared Money Sense information on credit and banking in day-long workshops with high schoolers, or took on their first Money Coach financial mentoring lessons at a young leadership community site.

For those efforts and more, Make A Difference – Wisconsin is proud to announce Northwestern Mutual as the 2016 Lloyd Levin Difference Maker organization. This award is chosen by the board of directors and staff to recognize one organization’s exceptional commitment to our teen financial empowerment mission.

NORTHWESTERN MUTUAL MULTIPLIES ITS DEDICATION TO POSITIVE TEEN FINANCIAL FUTURES 2016 Difference Maker Organization

Mike Conmey, center, is assistant general counsel at Northwestern Mutual, as well as a Make A Difference – Wisconsin board member and volunteer. He accepted the 2016 Difference Maker Award from Brenda Campbell, left, and Lloyd Levin.

Allison Malone, Northwestern Mutual senior life underwriting specialist and Money Sense classroom volunteer: “Having the right tools and resources to guide you financially can have a humongous impact on your day-to-day living.”

IN MEMORIAL: DEDICATED, COMPASSIONATE CONTRIBUTORS WHO PASSED TOO SOON:

*Lauren Johnson, volunteer  *Airel Mitcham, volunteer  *Dean Urbanski, supporter & board director
National financial leaders exchanged cutting-edge investment ideas and reached a milestone in their support of teen financial education at the 8th Annual Investment Conference.

The Investment Conference, held June 1 in Milwaukee, attracted nearly 600 financial leaders largely from the Midwest to collect innovative insight from distinguished speakers. The generous support from sponsors and attendees amounted to financial programs and resources for more than 6,500 teens. All eight conferences combined, the investment community has contributed well over $1 million toward improved financial futures for teens. 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.

“Those of you who have supported the Make A Difference – Wisconsin organization are giving teens critical knowledge, skills and confidence to succeed in life, and they will never forget it.”

– Byron Trott, founder, chairman and CEO, BDT & Company

Keynote speaker Byron Trott, founder, chairman and CEO of BDT & Company, captivated the crowd for an hour with his wide-ranging remarks on topics regarding the importance of taking on the problems that keep clients up at night if advisors are to gain trust. Trott returned several times to the importance of financial literacy.

“We at BDT & Company see the need for financial literacy among a broad range of young people,” said Trott, “particularly the next generation of business-owning families who need to be prepared to lead, whether it’s in the family business, the broader family enterprise, or as contributors to society.”

In addition to finance talks by three local money managers – Mariko Gordon, David Schulz and Michael Keough – attendees heard from and met Wendasha Brown, a Milwaukee teen success story from the Money Sense program, along with a special plea from Jim Neubauer, of OneAmerica and a longtime financial literacy advocate.
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Founder & Portfolio Manager Daruma Capital Management

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Make A Difference—Wisconsin thanks BMO, Premier Sponsor of the 2016 Investment Conference, for their incredible generosity in helping Wisconsin teens become Money Smart.
2015-2016
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## 2015-2016 Financials

### Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>2015-2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>$505,656</td>
</tr>
<tr>
<td>Pledges receivable</td>
<td>$41,800</td>
</tr>
<tr>
<td>Prepaid expenses</td>
<td>$1,201</td>
</tr>
<tr>
<td>Fixed assets</td>
<td>$74,673</td>
</tr>
<tr>
<td>Less depreciation</td>
<td>$(52,312)</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$571,018</strong></td>
</tr>
</tbody>
</table>

### Liabilities and Net Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liabilities</td>
<td>$6,267</td>
</tr>
<tr>
<td>Temporarily restricted net assets</td>
<td>$31,500</td>
</tr>
<tr>
<td>Unrestricted net assets</td>
<td>$533,251</td>
</tr>
<tr>
<td><strong>Total Liabilities &amp; Net Assets</strong></td>
<td><strong>$571,018</strong></td>
</tr>
</tbody>
</table>

### Gross Revenue

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporate contributions</td>
<td>$116,582</td>
</tr>
<tr>
<td>Foundation contributions</td>
<td>$89,500</td>
</tr>
<tr>
<td>Individual donations</td>
<td>$201,630</td>
</tr>
<tr>
<td>Special events</td>
<td>$296,432</td>
</tr>
<tr>
<td>In-kind contributions</td>
<td>$7,000</td>
</tr>
<tr>
<td>Other</td>
<td>$30,735</td>
</tr>
<tr>
<td>Interest income</td>
<td>$918</td>
</tr>
<tr>
<td>Other income</td>
<td>$10,000</td>
</tr>
<tr>
<td><strong>Revenue</strong></td>
<td><strong>$752,797</strong></td>
</tr>
</tbody>
</table>

### Expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Services</td>
<td>$555,270</td>
</tr>
<tr>
<td>Administration</td>
<td>$61,721</td>
</tr>
<tr>
<td>Development</td>
<td>$124,695</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$741,686</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change in Net Assets</td>
<td>$11,111</td>
</tr>
<tr>
<td>Net assets at Beginning of Year</td>
<td>$553,640</td>
</tr>
<tr>
<td><strong>Net Assets at End of Year</strong></td>
<td><strong>$564,751</strong></td>
</tr>
</tbody>
</table>

### Sources of Funding

- **16%** Corporate
- **12%** Foundation
- **39%** Event
- **1%** Earned
- **5%** In-Kind
- **27%** Individual
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.