



Make A Difference
Wisconsin

A DECADE OF DIFFERENCE



2015-2016
ANNUAL REPORT

A DECADE OF DIFFERENCE

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

WHAT'S INSIDE:

- 02 10 Highlights from our 10th Year
- 03 Money Sense
- 04 Money Coach
- 05 Volunteers

- 06 Volunteers (cont.) Difference Maker Volunteer
- 07 Volunteers (cont.)
- 08 Volunteers (cont.) Difference Maker Organization
- 09 Investment Conference: A Landmark Occasion
- 10 Investment Conference Speakers and Sponsors

- 11 Contributors
- 12 Contributors (cont.) and Partner Schools
- 13 Board & Staff Members
- 14 Financials

10 HIGHLIGHTS FROM OUR 10th YEAR

1



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."**

2



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."**

3



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."**

4



Jerrid 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.

5

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.

6

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

7

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.

8

"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."**

9

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.

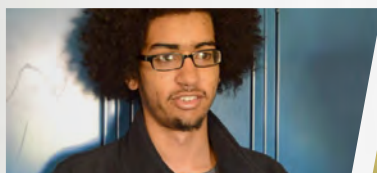
10

Jeremy Cain, a Money Sense participant in 2008, became the first former student to join our Board.

MONEY SENSE

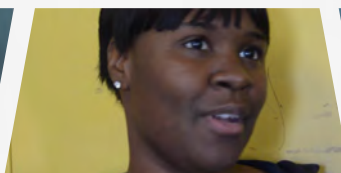
Since 2006, we've empowered teens with the basics on banking, budgets and credit. As those foundational lessons evolved in our Money Sense program over the decade, so, too, has our understanding of what teens take from it.

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.



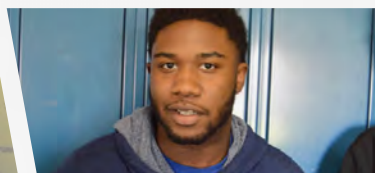
Kevin, junior

"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."



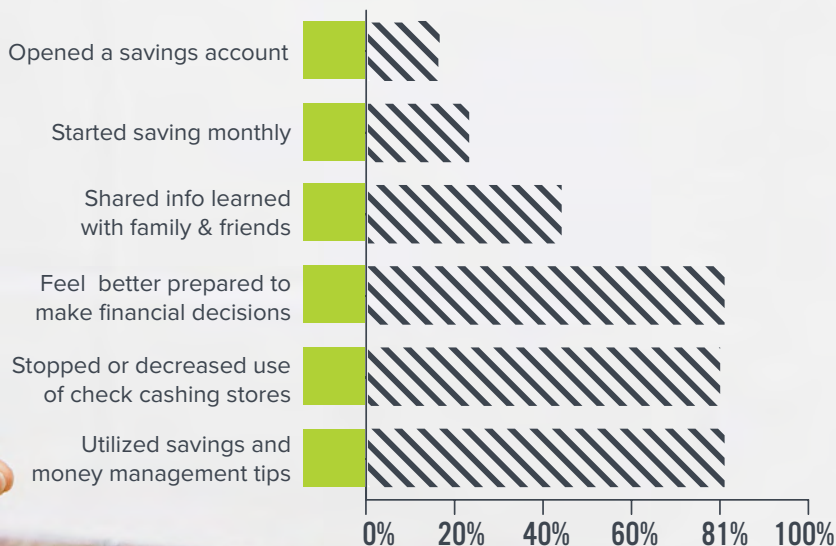
Brandon, senior

"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

7,137 STUDENTS

107 SCHOOLS



MONEY COACH

“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.”



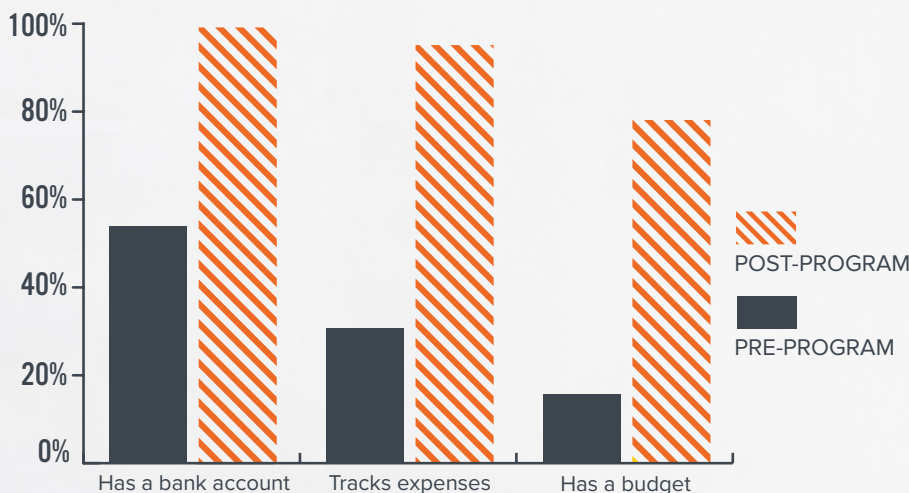
2015-2016 MONEY COACH OUTCOMES

32 VOLUNTEER MONEY COACHES

137 AT-RISK TEENS

14 SITE PARTNERS IN
SOUTHEASTERN WISCONSIN

**SCHOLARSHIPS EARNED
SINCE 2013: \$105,293**



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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Northwestern Mutual

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BMO Harris Financial Advisors

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Vanessa Clarke, Associated Bank

Kyle Clifford, Ellwood Associates

Paul Coldagelli, Wellspring

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Ministry Medical Group

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Metro Milwaukee

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Jeremy Davis, Walnut Way
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Kenwood Dayton,
GE Healthcare

BARB MCNULTY TAKES CUES FROM STUDENTS TO MAKE A COMMUNITY “MONEY SMART”

2016 Lloyd Levin Difference Maker

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

As a classroom volunteer on financial fundamentals, Barb says she 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.



Laura De La Cruz, PyraMax Bank	Lynette Eubanks, North Milwaukee State Bank	James Fleming, Northwestern Mutual	Anne Furey, The PrivateBank	Diane Green	James Hartz, Associated Bank
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				Dan Hansen, Waukesha State Bank	



“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

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NORTHWESTERN MUTUAL MULTIPLIES ITS DEDICATION TO POSITIVE TEEN FINANCIAL FUTURES

2016 Difference Maker Organization

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 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."



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."

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Maryanne Zawlocki, Wellspring Personal Financial Services

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

*Lauren Johnson, volunteer *Airel Mitcham, volunteer *Dean Urbanski, supporter & board director



LANDMARK OCCASION

Ideas meet milestones at 8th Annual Investment Conference

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.

SPEAKERS

BYRON TROTT

Founder, Chairman and CEO/BDT & Company

MICHAEL KEOUGH

Managing Partner & CIO Racon Capital

MARIKO GORDON

Founder & Portfolio Manager Daruma Capital Management

DAVID SCHULZ

President, ConvergenceInvestment Partners



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PARTNER SCHOOLS & YOUTH GROUPS

MPS AND AFFILIATED SCHOOLS

Alliance School of Milwaukee
Assata Alternative High School
Barack Obama School of Career & Technical Education
Bay View High School
Bradley Tech High School
Carmen High Schools – South & Northwest
Community High School
Grandview High School
Hmong American Peace Academy
James Madison Academic Campus
Lad Lake – Synergy
MacDowell Montessori
Milwaukee Marshall High School
Milwaukee Community Cyber High School
Milwaukee School of the Arts
Milwaukee School of Languages
New School for Community Service
North Division High School
NOVA
Project STAY
Pulaski High School
Riverside University
High School
Ronald Reagan College Preparatory High School
Rufus King High School
South Division High School
Transition High School
Vincent High School
Washington High School of Information Technology
Wisconsin Conservatory of Lifelong Learning

MILWAUKEE CHOICE/CHARTER SCHOOLS

Destiny High School
Dominican High School
Eastbrook Academy
Lad Lake – St. Rose Center
Messmer High School
Milwaukee Collegiate Academy
Pius XI Catholic High School
St. Anthony High School
St. Joan Antida High School
St. Thomas More High School
Tenor High School

SUBURBAN SCHOOLS

Beloit High School
Burlington High School
Connects Learning Center (Cudahy)
Cudahy High School
Franklin High School

GPS Education Partners
- Lakeside (Milwaukee)
- Strattec (Milwaukee)
- Generac (Eagle)
- Rytec (Jackson)
Greenfield High School
Hamilton High School (Sussex)
Horlick High School (Racine)
Indian Trail High School (Kenosha)
J.I. Case High School (Racine)
Kettle Moraine High School
Lauer Youth & Family Center (Waukesha)
Mukwonago High School
Muskego High School
New Horizons Charter School (Shorewood)
Nicolet High School (Glendale)
Pewaukee High School
Shared Journeys Charter School (West Allis)
Shorewood High School
South Milwaukee High School
Union Grove High School
University School (River Hills)
Waterford Union High School
Waukesha East Alternative High School
Waukesha North High School
Waukesha South High School
West Allis Central High School
Whitnall High School (Greenfield)

OTHER SCHOOLS

Beaver Dam High School
Denmark Community School
Dodgeland High School – GED02 (Juneau)
GPS Education Partners
- Badger (Peshtigo)
- K.I. (Green Bay)
- Lindquist (Green Bay)

Horace Mann High School (Fond du Lac)
John Dewey Academy (Green Bay)
Kaukauna Academy
Muchin College Prep (Chicago)
Noble Street College Prep (Chicago)
Ozaukee High School
Prairie Phoenix Academy (Sun Prairie)
Robert Kupper Learning Center (Tomah)
Sun Prairie High School
Wautoma High School – Crossroads Academy

STUDENT/COMMUNITY GROUPS

“Bank Your Future: An Interview Meetup” event
Boys & Girls Clubs of Greater Milwaukee
City of Milwaukee Earn and Learn
Department of Juvenile Corrections
GEAR UP
Goodman Community Center (Madison)
Journey Forward Conference
Milwaukee Community Service
Milwaukee Public Allies event
Operation DREAM
Pathways Milwaukee
PEARLS for Teen Girls
Social Development Commission
Teens Grow Greens
United Community Center
Urban Underground
UWM Upward Bound
Waukesha State Bank event
YMCA – Black Achievers



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2015-2016 FINANCIALS

ASSETS

Cash	\$505,656
Pledges receivable	\$41,800
Prepaid expenses	\$1,201
Fixed assets	\$74,673
Less depreciation	\$(52,312)
Total Assets	\$571,018

LIABILITIES AND NET ASSETS

Liabilities	\$6,267
Temporarily restricted net assets	\$31,500
Unrestricted net assets	\$533,251
Total Liabilities & Net Assets	\$571,018

GROSS REVENUE

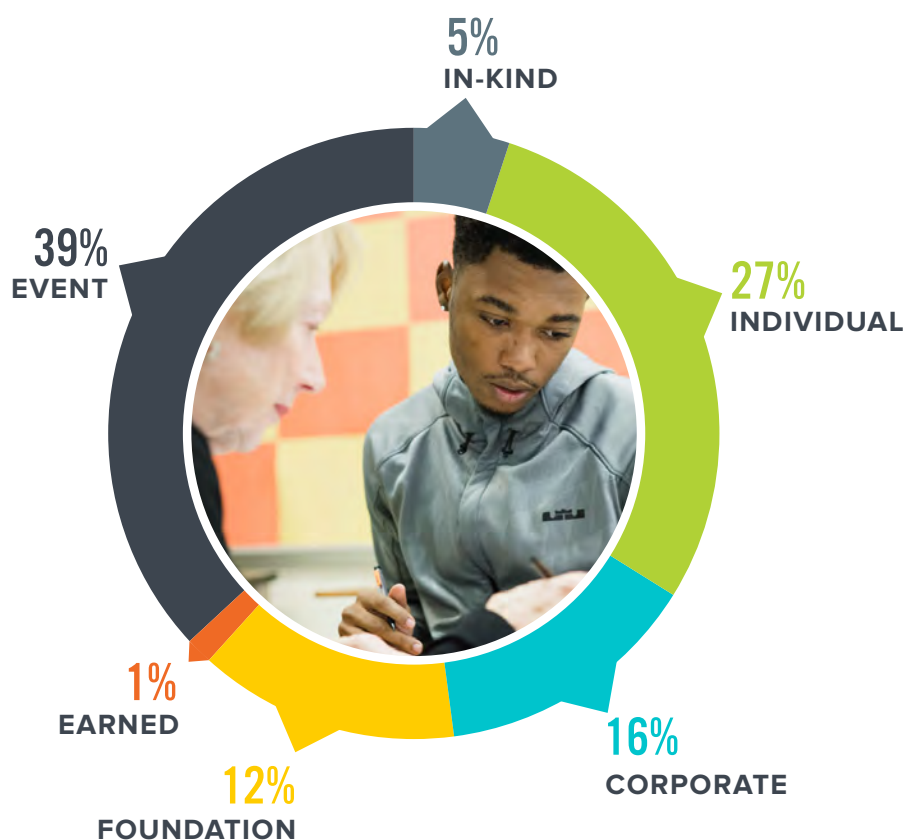
Corporate contributions	\$116,582
Foundation contributions	\$89,500
Individual donations	\$201,630
Special events	\$296,432
In-kind contributions	
Special events	\$7,000
Other	\$30,735
Interest income	\$918
Other income	\$10,000
Revenue	\$752,797

EXPENSES

Program Services	\$555,270
Administration	\$61,721
Development	\$124,695
Total Expenses	\$741,686

Change in Net Assets	\$11,111
Net assets at Beginning of Year	\$553,640
Net Assets at End of Year	\$564,751

2015-2016 SOURCES OF 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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