Money Smart Teens
Stronger Communities

SecureFutures
Money Smart. Life Smart.
A ripple effect year

“...you are helping me help other people around me. And you probably don’t realize it, but you are saving lives.” - Dejah

Dear Friend,

Stories like these from our teens about the ripple, or butterfly, effect of Secure Futures financial literacy programs are eye-opening. More and more we hear that the teens in our program are not the only ones to benefit from our money smart lessons. Teens take what they learn and share it with parents, siblings, extended family, and friends, helping their families and community become financially wiser and stronger.

Although a recently passed state mandate recognizes the need for financial education in Wisconsin schools, our programs are more important than ever. In fact, a generous new donor has funded an additional program manager position so we can double our reach with Money Coach in the next year. And, we continue to seek new partners and ways to deliver content and encourage teen participation.

With these goals in mind, we’re excited to launch our third financial literacy program – Money Path – made possible through the generosity of Bill Nasgovitz and Heartland Advisors. Money Path, which will include a web-based app, will meet teens where they “live” – with technology, and show them how every decision they make today affects their financial success tomorrow.

Our goal for 2018-2019 is to reach 9,000 teens with our programs. With passionate, caring individuals and corporate partners like you, a stronger community is possible. We are grateful for all those who enable us to build teen financial confidence and show them how best to participate in the financial world in order to reach their goals.

Through teen financial education and empowerment – and the ripple effect to their family and friends – you are changing lives, and improving our community!

With gratitude,

David Frieder
Chairperson

Brenda Campbell
President and CEO

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Money Sense

Since inception in 2006, Money Sense has provided thousands of teens with critical skills in banking, budgeting, credit and saving. This program would not be available to students if not for our volunteers. We are proud to have hundreds of business community volunteers that led the Money Sense lessons at more than 200 schools and community sites in Milwaukee, across Wisconsin and Chicago.

2017-2018 Year

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<th>Students</th>
<th>Partner Sites</th>
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<td>7,278</td>
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Money Sense Outcomes since 2006

- 82% Feel better prepared to make financial decisions
- 81% Utilized savings and money management tips
- 75% Stopped/decreased use of check cashing stores
- 45% Shared info learned with family and friends
- 23% Started saving/saved more
- 16% Opened a savings account

“Warnings against things to avoid; makes it easier to stay financially stable when I know what to look out for.”
– Money Sense student at Carmen Southeast

“The most helpful part of this course was credit because I want to be able to get loans with a good credit score.”
– Money Sense student at Eastbrook
Money Coach

Money Coach is our exclusive financial mentoring program that matches underserved teens with business community volunteers who coach them one on one as they put newly learned financial concepts into practice.

Money Coach provides both financial education as well as a caring and committed adult to guide teens’ financial decision-making into adulthood.

Money Coach by the Numbers

52 coaches
229 teens
14 partners (18 programs)

$219,000+ scholarships earned since 2013

5 Year Cumulative Outcomes

- Has a bank account
  - Pre-program: 56%
  - Post-program: 100%
  - Longitudinal: 98%

- Tracks expenses
  - Pre-program: 32%
  - Post-program: 93%
  - Longitudinal: 79%

- Has a budget
  - Pre-program: 19%
  - Post-program: 83%
  - Longitudinal: 71%

“liked being able to get real advice from people who have experience.”
-- Valeria Orozco, Carmen High School

“liked the fact that I actually started saving money and tracking my expenses.”
-- Rozerricka Ruffin

“liked everything about Money Coach. I liked how we gained the knowledge to manage money at an early age before we enter the “real world”. I also love the support we have from coaches. Even after the program, they will always be one phone call or text away.”
-- Eliyah Lock
Introducing Money Path: a New Program in 2018-2019

Shows teens how their decisions today impact their tomorrow

Money Path is our newest innovation in equipping teens with the tools for financial freedom. Sponsored by Heartland Advisors Inc., this advanced financial learning software allows students to explore how decisions about college, career, budgeting, and saving will impact long-term goals and lifelong financial success.

Money Path centers on a cutting-edge web-based application with intuitive, step-by-step simulation allowing students to compare and contrast the effects of their choices after high school. Business community volunteers guide students through how to use the app and equip them with financial planning principles as they work toward the habits and goals that will secure their futures.

"I didn’t even know tools like this existed. This knowledge is majorly important."

-Student

"This program meets the need to lessen the anxiety of making the right decision within life’s many options by letting students try out some possible outcomes."

-Educator

"It looks fantastic! You are all doing wonderful work, our students are so lucky to have you on their side."

-Educator
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Eddie Nash has been all in from the very beginning

2017 Lloyd Levin Difference Maker

When Eddie Nash signed on as a volunteer in the Money Sense program, he did not just dip a toe in, he jumped in full force. In just one year, Nash logged nearly 25 hours presenting Money Sense lessons at Transitions High School, Eastbrook Academy, Employ Milwaukee, Brown Deer High School, the MPS Youth Summit event, as well as with teens in an internship program at We Energies.

“‘We are teaching young members of the community how not to be bound to debt and financial mismanagement. We encourage them to believe they can live better lives by practicing and adhering to the principles taught in Money Sense.’”

-EDDIE NASH

Nash has been a We Energies team member for 26 years advancing from a power line mechanic to Operations Manager. In addition to time spent teaching Money Sense, he serves as the Associate Minister at the Way of the Cross Missionary Baptist Church, where he has been a member for 23 years. Carving out time for volunteering in the community is an important value for him and it shows. “It’s truly a blessing for me to be able to help,” he said.

“Eddie has the distinction of being the only SecureFutures volunteer to be invited to give the commencement address at one of our partner schools,” said Kathy Weinberg-Kinsey, Volunteer Manager, SecureFutures.

“This is simply based on the admiration and respect he earned while presenting Money Sense.”
Volunteers (cont.)

Amanda Keckler          Park Bank
Shaneeka Kelly          First Citizens Bank
Ann Kienast             Old National Investments/LPL Financial
Thomas Kingston          Inspentity
Meghan Kinsella            J.P. Morgan
MacArthur Kirksey II EY
Gregory Knott           Associated Bank
Nick Knox III         Captain Save A Home LLC
Raymond Kepckie     Park Bank
Jason Koloth             OneAmerica Retirement Services
Brittany Komorowski       Financial Service Group
Lauren Konicek          Northwestern Mutual
William Korducki        We Energies
Matthew Kostuck            BMO Harris Bank
Richard Krauthoefer       First Business Bank
Dave Krug                Ace Distribution Services, Inc.
Stacy Krygier           Bevara Building Services
Anthony Kuehn           Northwestern Mutual
Timothy LaBelle          CFGL
Francisco Langner       Park Bank
Melissa LaRocque      UnitedOne Credit Union
Richard Larson          Frank Lauck Jr
Jonathan Lauersdorf       Park Bank
David Lawrence              City of Milwaukee
Robert Leinss         Stacy Leuty
Lloyd Levin           American Fidelity Mortgage Services, Inc.
**Wells Fargo: A champion of SecureFutures, financial literacy, and our community**

**2018 Difference Maker Organization Award Winner**

Since 2009 Wells Fargo has supported the mission of SecureFutures. Through financial support and volunteerism, Wells Fargo is an invested partner committed to teen financial literacy and capability. SecureFutures is proud to name Wells Fargo as the 2018 Lloyd Levin Difference Maker organization.

The Wells Fargo financial investment in SecureFutures, and ultimately of teens in our community, has been through a variety of means, including program funding and sponsorship of our annual investment conference. The Wells Fargo investment to date totals more than $130,000 – enough to support more than 2,500 of the students served in SecureFutures programs.

Wells Fargo is also a champion of our volunteer recruitment efforts and encourages employees to get involved and give back to the community. Since SecureFutures’ program inception, 68 Wells Fargo volunteers have been involved, and during the 2017-2018 year, SecureFutures benefited from 31 active volunteers from Wells Fargo.

“Financial literacy is a key area of focus for Wells Fargo. We are proud to support SecureFutures because we see the impact that it makes with the teens and our community.”

-PETE SYSLACK,
Defined Contribution Practice Leader, Institutional Client Services

**Wells Fargo Asset Management**

The award is chosen by organization leadership to recognize one organization’s exceptional commitment to our teen financial empowerment mission and vision.

“SecureFutures needs both financial and volunteer resources to empower teens with financial capability, and Wells Fargo is a strong and committed partner,” said Brenda Campbell, President and CEO, SecureFutures. Campbell said she is “proud and honored” to have Wells Fargo executive representation on the board of directors and advisory council. Pete Syslack has served on the board since 2016, and currently serves as an officer, and Ann Miletti has served on the advisory council since 2012.
The annual SecureFutures Investment Conference was held May 17, 2018 at the Hyatt Regency Milwaukee. The conference was attended by 576 individuals and produced record-breaking net revenue of more than $302,000.

In keeping with our tradition of outstanding keynote speakers, David Herro, a Chicago-based investor with Wisconsin ties, headlined the conference. Event Emcee Joe Schlidt hosted an informal interview with Herro, who shared lessons learned and his investing and market insights. Insight included:

- Inactive management is one of the biggest causes of failure.
- Be a patient investor both on the upside and the downside.
- You don’t ever want to worry what an economic slowdown will do to a company. If it has to raise money, it’s not going to be a good curve.
- The conference proceeds will enable SecureFutures to help more than 6,500 teens in the region improve their financial capability by providing them the tools to participate and be confident moving forward in the financial world. BMO led as the Premier Sponsor of the event. Wayne Breitbarth, nationally known author and speaker, made a special plea for attendees to support the SecureFutures Money Coach scholarship fund to benefit underserved teens and “change lives.”

Before Herro’s keynote, six speakers shared investment ideas in a panel format. Conference co-chair and board director Mike Kelly asked questions of an “emerging manager” panel, including Larissa Herczeg, Scott Kimball, and Michael Underhill. Bob Bukowski, SecureFutures advisory council member, led a conversation with an “alumni” panel of former conference speakers Rick Lane, Ignatius Smetek, and John Thompson.

Our sincere appreciation to our premier sponsor, BMO, and all speakers, sponsors and attendees for once again helping us with our mission to help teens become money smart and life smart!

The 11th annual Investment Conference will be held on May 14, 2019.

securefuturesconference.com
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Keynote: David Herro, Harris Associates

ALUMNI PANEL
Rick Lane Ignatius Smetek
Broadview Advisors Arcataur Capital Management

John Thompson
Vilas Capital Management

EMERGING MANAGER PANEL
Larissa Herczeg Scott Kimball
Oak Street Real Estate Capital BMO Global Asset Management

Michael Underhill
Capital Innovations

SecureFutures thanks BMO, Premier Sponsor of the 2018 Investment Conference, for their incredible generosity in helping Wisconsin teens become “money smart.”
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Andrew Rehorst
William Rogalinski
Rich Rokus
Kay Rorabeck
Manuel Rosado
Jerry Rossi
Ronald Sadoff
Casey Sambis
Jennifer San Fillippo
Stephanie Sargent

CONTINUED ON NEXT PAGE...
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Mark Waneck
Teresa Watry
Robert Watson
Benjamin Wedro
Jim Wenzler

2017-2018 Education Partners

Milwaukee Public Schools (MPS) & Affiliated Schools

Assata High School
Audubon Technology & Communications Center High School
Bradley Tech High School
Carmen High School of Science & Technology - Northwest
Carmen High School of Science & Technology - South
Carmen High School of Science & Technology - Southeast
Grandview High School
James E Groppi High School
Hmong American Peace Academy
James Madison Academic Campus
Lad Lake Synergy South
MacDowell Montessori
Milwaukee Community Cyber High School (M2C)
Milwaukee Marshall High School
NOVA-Northwest Opportunities Vocational Academy
Project STAY
Pulaski High School
Riverside University High School
Ronald Reagan College Preparatory High School
Rufus King International School
South Division High School
Transition High School
Washington High School of Information Technology

Eastbrook Academy
El Puente High School
HOPE Christian 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

Other Wisconsin Schools

Appleton West High School
Beloit Memorial High School
Brown Deer High School
Burlington High School
Catalyst Academy
Connects Learning Center
Cornell Middle/High School
Denmark Community School
Dodge Island High School
Franklin High School
Germantown High School
GPS Education Partners: Badger (Peshtigo)
Bradley Corp (Menomonee Falls)
Hustisford High School
Kettle Moraine High School
Robert M. LaFollette High School (Madison)
McKinley Academy & Manitowoc County Charter School
Menasha High School
Mount Horeb High School
Nathan Hale High School
New Horizons Charter School (Shorewood)

Nicolet High School
Norris Academy
Pardeeville High School
Pewaukee High School
Port Washington High School
Prairie Phoenix Academy (Sun Prairie)
Quest Program (Menomonee Falls School District)
Racine Park High School
Shorewood High School
South Milwaukee High School
Waterford Union High School
Waukesha East Alternative School
Waukesha South High School
West Allis Central High School
West Allis-West Milwaukee/Shared Journeys Charter School
Whitnall High School

Student/Community Groups

AmeriCorp-Youthbuild Program
Beloit Fresh Start - CAI Pathways Center
City of Milwaukee Earn and Learn Program
Cream City Conservation & Consulting: Escuela Verde
River Revitalization Foundation
Cream Skills, Inc.
Employ Milwaukee
Goodman Community Center (Madison)
Ho Chunk Nation
Homeschool Co-Opportunities (Green Bay)
Journey Forward Conference (MPS)
Lead2Change
Lighthouse Youth Center - Havenswood
MC3 Training Program (organized by WRTP/Big Step, MATC, MPS & Milwaukee Bucks)

Milwaukee Job Corps
Milwaukee LGBT Community Center
Milwaukee Public Library- Teen Internship Program
Milwaukee Urban League
MPS REC (ArtWorks, Playgrounds /Community Centers)
Neighborhood House Milwaukee
Neu-Life
Pathways Milwaukee
PEARLS for Teen Girls
Portal Inc.
Project Excel
Social Development Commission
St. Charles Youth & Family Center
Teens Grow Greens
Upward Bound UW Math and Science
United Community Center
Urban Underground
Val R. Phillips Juvenile Justice Center
Waukesha State Bank community event
WE Energies
Will Women’s Business Initiative Corp.
Youth as Resources - United Way of Racine County

Illinois High Schools

CircEsteem (Chicago)
Gary Comer Youth Center (Chicago)
Girl Forward (Chicago)
Muchin College Prep (Chicago)
Waukegan High School

Michael Schommer
Katherine Schoen
Kimberly Schmoldt
Patrick Schmick
Timothy Schlidt
Barbara Schalla
Michael Sattell

Phil Smith
Ignatius Smetek
Phil Smith

MONEY SMART . LIFE SMART . 2018-2019 ANNUAL REPORT

2018-2019 ANNUAL REPORT
Leadership and Staff

Board Members

Officer Members

Chair
David Frieder
US Bank

Vice Chair
Sara Walker
BMO Private Bank

Secretary
Rebecca Neumann
UW-Milwaukee

Treasurer
Wayne Breitbarth
Power Formula LLC

President and CEO
Brenda Campbell
SecureFutures

Advisory Council

Wendy Baumann
WWBIC

Nicole Best
Heartland Advisors

Bert Bilsky
ANON Charitable Trust

Robert Bukowski
Alpha Investment Consulting Group

Andrew Burish
The Burish Group

Marina Carlson
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Eric Christophersen
Northwestern Mutual Wealth

Lori Craig
PNC Wealth Management

Fred Croen
Retired Attorney

Curt Culver
Mortgage Guaranty Insurance Corp.

Michael Falbo
UW Board of Regents

Dr. Eve Hall
Milwaukee Urban League

Nina Johnson
Associated Bank

Gerald Levy
Community member

Other Directors

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Heartland Advisors Inc.

Jeremy Cain
Crash Course Driver Education Center, LLC

Andrea Cataldo
Godfrey & Kahn, S.C.

Mike Conney
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Pam Evasion
Windermere Wealth Advisors

Mike Kelly
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Lloyd Levin
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Scale Up Milwaukee

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OneAmerica

Michael Schelble
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PNC Wealth Management

Fred Croen
Retired Attorney

Curt Culver
Mortgage Guaranty Insurance Corp.

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2017-2018
Financials

Assets 2017-2018

<table>
<thead>
<tr>
<th>Assets</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>$658,757</td>
</tr>
<tr>
<td>Pledges receivable</td>
<td>$36,150</td>
</tr>
<tr>
<td>Fixed assets</td>
<td>$79,781</td>
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<tr>
<td>Less depreciation</td>
<td>$60,145</td>
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<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$730,223</strong></td>
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</tbody>
</table>

Liabilities and Net Assets

<table>
<thead>
<tr>
<th>Liabilities and Net Assets</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Accounts Payable</td>
<td>$2,889</td>
</tr>
<tr>
<td>Accrued salaries and wages</td>
<td>$19,782</td>
</tr>
<tr>
<td>Accrued expenses</td>
<td>$15,445</td>
</tr>
<tr>
<td>Unrestricted net assets</td>
<td>$609,817</td>
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<tr>
<td>Temporarily restricted net assets</td>
<td>$82,290</td>
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<tr>
<td><strong>Total Liabilities &amp; Net Assets</strong></td>
<td><strong>$730,223</strong></td>
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</tbody>
</table>

Revenue Sources

<table>
<thead>
<tr>
<th>Revenue Sources</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td><strong>33%</strong></td>
</tr>
<tr>
<td>Event</td>
<td><strong>33%</strong></td>
</tr>
<tr>
<td>Foundation</td>
<td><strong>15%</strong></td>
</tr>
<tr>
<td>Corporate</td>
<td><strong>14%</strong></td>
</tr>
<tr>
<td>In-Kind</td>
<td><strong>5%</strong></td>
</tr>
</tbody>
</table>

Gross Revenue

<table>
<thead>
<tr>
<th>Gross Revenue</th>
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</thead>
<tbody>
<tr>
<td>Corporate contributions</td>
<td>$140,476</td>
</tr>
<tr>
<td>Foundation contributions</td>
<td>$148,945</td>
</tr>
<tr>
<td>Individual donations</td>
<td>$333,313</td>
</tr>
<tr>
<td>Special events</td>
<td>$332,426</td>
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<tr>
<td>In-kind contributions</td>
<td>$48,679</td>
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<tr>
<td>Interest income</td>
<td>$947</td>
</tr>
<tr>
<td><strong>Revenue</strong></td>
<td><strong>$1,004,786</strong></td>
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</tbody>
</table>

Expenses

<table>
<thead>
<tr>
<th>Expenses</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Services</td>
<td>$690,359</td>
</tr>
<tr>
<td>Administration</td>
<td>$127,456</td>
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<tr>
<td>Development</td>
<td>$169,754</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$987,569</strong></td>
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</tbody>
</table>

Change in Net Assets

<table>
<thead>
<tr>
<th>Change in Net Assets</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Net assets at Beginning of Year</td>
<td>$647,890</td>
</tr>
<tr>
<td><strong>Net Assets at End of Year</strong></td>
<td><strong>$692,107</strong></td>
</tr>
</tbody>
</table>
Our Mission
Provide financial literacy programs and resources that empower students 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