



Breaking down barriers.
Building capability.

2018-2019
ANNUAL REPORT



SecureFutures
Money Smart. Life Smart.

Now I feel encouraged, strong, and brave, because I'm making wiser choices. I feel confident in myself. I'm accomplishing my goals.

-KENYATTA
BRADLEY TECH HIGH SCHOOL STUDENT



BREAKING DOWN BARRIERS.

That's something that has always been fundamental to our work here at SecureFutures.

Many of the teens we serve have experienced money as a part of the barriers they face every day. They've seen the effects of the cycle of poverty, of predatory lending practices, of discriminatory pay inequity, of crippling student loan or credit card debt.

SecureFutures provides teens with the tools to break down those barriers. Through our programs, we hope they begin to see money, not as a barrier, but as an opportunity: for connection, for empowerment, for setting and reaching goals, for owning their futures.

We want them to build true **FINANCIAL CAPABILITY**, the kind that changes lives. Our goal is to enable students to make specific, concrete behavioral changes, practicing good financial habits that create a firm foundation for their futures.

IN 2018-2019, WE SERVED MORE THAN 9,000 TEENS,

which means we've now reached **78,000 TEENS** as we head into our 14th year. We also completed the first successful year of Money Path, bringing our new technology-based program to over 2,500 teens. This remarkable impact is because of you: our volunteers, educators, donors, and supporters.

Together, we are creating a financially capable generation. Thank you for being part of this transformative mission.

With gratitude,

Sara Walker, CFA
Chairperson
SecureFutures
Board of Directors

Brenda Campbell
President and CEO

OUR MISSION

Provide financial literacy programs and resources that empower students to make sound financial decisions.

OUR VISION

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

TABLE OF CONTENTS

- 3 Money Sense
- 4 Money Coach
- 5 Money Path
- 6-7 2019 Investment Conference
- 7-9 Educator Partners

- 8-9 Lloyd Levin Difference Makers
- 10 2018-2019 Supporters
- 11 2018-2019 Financials
- 12 Leadership & Staff

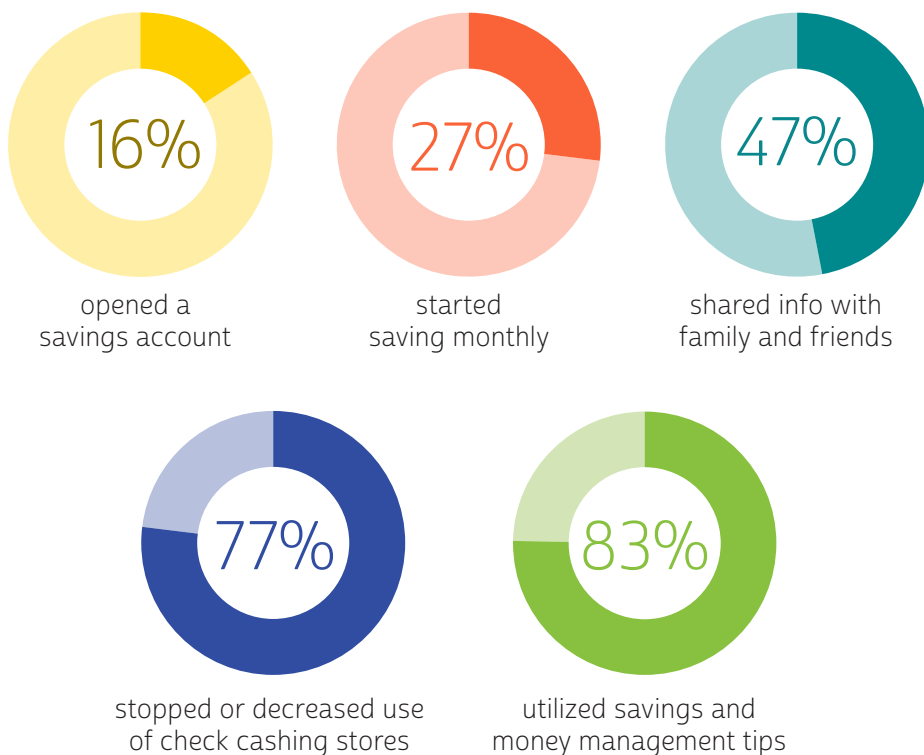
Money Sense

Our financial fundamentals program introduces teens to essential financial literacy concepts and practices such as budgeting, banking, credit, and saving. Every year, with the vital support of hundreds of business community volunteers, Money Sense provides thousands of teens throughout southeast Wisconsin and Chicago with a firm foundation for a lifetime of financial capability.

Money Sense by the Numbers (2018-2019)



Outcomes (2006-2019)



I was given this opportunity in my last year of high school when I needed it the most.

-KIA, WASHINGTON HIGH SCHOOL STUDENT



It opened my eyes on how life and money works.

-DAMOND, MESSMER HIGH SCHOOL STUDENT



All of these practical things that adults take for granted – SecureFutures is laying them out in a curriculum that students can understand.

-DON LEIBOLD, ENGLISH TEACHER, AUDUBON TECHNOLOGY AND COMMUNICATION HIGH SCHOOL





I like that the coaches were open about the struggles they overcame. They actually cared and wanted to help me plan my future. I'm excited to now work on these things on my own.

-ALANA, MESSMER HIGH SCHOOL STUDENT



I learned how to save, I learned how to budget, I learned about good credit. I learned that there's so much more you can do with money. I learned that my dreams can become realities.

-ANTONIO, BRADLEY TECH HIGH SCHOOL STUDENT



Money Coach

Money Coach is our one-of-a-kind, semester-long financial mentoring program. Teens are matched with volunteer coaches who teach in-depth financial literacy curriculum and provide one-on-one guidance to participants as they put concepts into practice. Money Coach gives teens, especially those from underserved communities, the opportunity to connect with caring mentors and develop the skills needed to achieve lasting financial stability and independence.

Money Coach by the Numbers (2018-2019)



373

STUDENTS



24

SITES

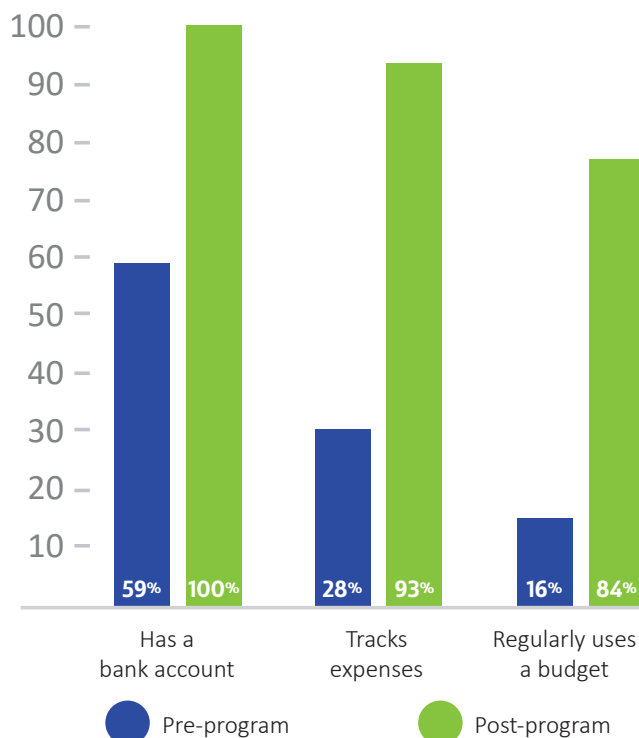


86

VOLUNTEERS

Outcomes (2013-2019)

Student financial habits before and after Money Coach:



Money Path

Our newest program is a cutting-edge, web-based financial education application that allows students to explore how decisions about career, college, budgeting, and saving will impact long-term goals and lifelong financial success. Already, in its first year, Money Path has met with an enthusiastic response from educators, teens, and parents, showing the profound impact the app is having on student futures.

Money Path by the Numbers (2018-2019)



2504
STUDENTS

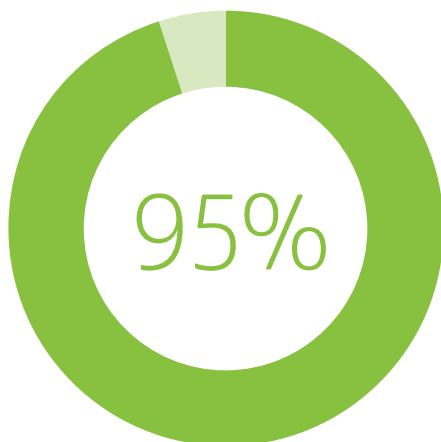


30
SITES



50
VOLUNTEERS

Outcomes (2018-2019)



of teens who used Money Path say what they learned will help them build a good plan for their future.



Money Path tells you everything you need to know. It gave me a broad understanding of what I have to go through after high school and what life is really going to be about.

-DILLON, WHITNALL HIGH SCHOOL STUDENT



Money Path was a really eye-opening experience. It also got a conversation started with my parents, which makes us more prepared. It was very helpful in deciding how to plan the rest of my future, especially financially.

-MILES, MARQUETTE UNIVERSITY HS STUDENT





11th Annual Investment Conference

Held on May 14, 2019 at the Hyatt Regency Milwaukee, our 11th annual Investment Conference was another exceptional event, with 548 attendees and a record-breaking net revenue of \$317,778. Our outstanding keynote speaker, Stuart Peterson of ARTIS Ventures, headlined the conference. The afternoon also included two dynamic panels, one focusing on the hot topic of sustainable investing and the other featuring insights from emerging managers. A highlight of the event was the two

student speakers, Antonio Morris and Roberto Delafuente-Pavon, who told the stories of their life-changing experiences in Money Coach. As always, all proceeds from the conference go directly to support SecureFutures programs. Our sincere appreciation to our premier sponsor, BMO, and all speakers, sponsors and attendees for your support! Learn about next year's conference, scheduled for May 14, 2020, by visiting securefuturesconference.com.

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SecureFutures thanks BMO, Premier Sponsor of the 2019 Investment Conference, for their incredible generosity in helping Wisconsin teens become "money smart."

2018-2019 Educator Partners

Milwaukee Public Schools (MPS) & Affiliated Schools

Alexander Hamilton High School
Audubon Technology & Communications Center High School

Barack Obama School of Career and Tech Ed

Bay View Middle & High School

Bradley Tech High School

Carmen Northwest HS of Science & Technology

Carmen South HS of Science & Technology

Carmen Southeast HS of Science & Technology

Casimir Pulaski High School

Golda Meir School

Grandview High School

Hmong American Peace Academy

James Madison Academic Campus

MacDowell Montessori

Milwaukee College and Career High School (MC2)

Milwaukee Marshall High School

Milwaukee School of Languages

North Division High School

Riverside University High School

Ronald Reagan High School

Rufus King International School

South Division High School

Harold S. Vincent High School

Washington H.S. of Information Technology

MPS College and Career Centers

MPS programs: YiPPE, Journey Forward, Youth Summit

Other Milwaukee Schools

Cross Trainers Academy

Destiny High School

Eastbrook Academy

HOPE Christian High School

Marquette University High School

Marquette University (College of Business Administration)

Messmer High School

Milwaukee Academy of Science

Milwaukee Area Technical College

Milwaukee Collegiate Academy

Milwaukee Lutheran High School

Pathways High School

Pius XI High School

St. Anthony High School

St. Joan Antida High School

UW-Milwaukee (Athletics Office)

UW-Milwaukee (Dept of Economics)

Vel R. Phillips Juvenile Justice Center School Program

Other Wisconsin Schools

Alternative Learning Center

Appleton West High School

Bader Hillel High School

Beloit Memorial High School

Catalyst Academy

Connects Learning Center

Cristo Rey Jesuit High School

Denmark Community School

Dodgeland High School

Dominican High School

Franklin High School

GPS Education Partners – BPM

GPS Education Partners – Bradley Corp

GPS Education Partners – Hartford Finishing East

GPS Education Partners – Lakeside

Horace Mann High School

Horicon High School

Hustisford High School

J.I. Case High School

Kettle Moraine High School

McKinley Academy & Manitowoc County Charter School

Menasha High School

Milton High School

Moraine Park Technical College-West Bend campus

Mount Horeb High School

New Berlin Eisenhower Middle / High School

New Berlin West High School

Nicolet High School

Norris Academy

Pardeeville High School

Speakers

KEYNOTE SPEAKER:

Stuart Peterson - ARTIS Ventures

ESG SUSTAINABLE INVESTING PANEL

MODERATOR:

Bob Bukowski - Alpha Investment Consulting Group

PANELISTS:

Lydia J. Miller - Dana Investment Advisors

Gregory D. Wait, CEBS - Falcons Rock Investment Counsel, LLC and Falcons Rock Impact Investments, LLC

Keith L. Johnson - Reinhart Boerner Van Deuren s.c.

EMERGING MANAGERS PANEL

MODERATOR:

Jackie Darr - Racon Capital Partners

PANELISTS:

Craig Carlozzi, CFA - Longfellow Investment Management Co., LLC

William Heard - Heard Capital, LLC



2018-2019 Lloyd Levin Difference Makers

2019 Difference Maker Individual Volunteer: Dion Saffold

Born and raised in Milwaukee, Dion's entire education was at MPS schools: Golda Meier for elementary school and Riverside for high school. Now he's intentional about focusing his volunteering on MPS schools like the ones he attended, bringing his knowledge to the community in which he grew up.

Knowing that there's a need for financial literacy, especially in the African American community – I want to give back as often as I can, so they can see someone who looks like them, who's been where they've been,
said Dion.

Dion was part of the governance team of the African American Employee Resource Group at Northwestern Mutual when they chose SecureFutures as their community service partner. Since

then, Dion has logged over 50 hours of time as a volunteer in the classroom. He has also given many more hours of time behind the scenes, serving with Allison Malone for the past four years as the co-coordinator of all 73 SecureFutures volunteers at Northwestern Mutual.

Dion's impact can best be expressed in the words of Kayla, one of the many teens whose life has been changed by his work as a volunteer:

While delivering such an important topic, you were also able to bring humor and personal life experiences that helped us connect with the lessons you were teaching. You've made a tremendous impact and for that we genuinely appreciate you.

For a full listing of our 2018-2019 volunteers, visit securefutures.org/2018-2019volunteers.

2018-2019 Educator Partners (cont.)

Pewaukee High School

Port Washington High School

Quest Program –
Menomonee Falls School District

Robert M. La Follette High School

Shared Journeys Charter School

Shorewood High School

South Milwaukee High School

Washington Park High School

Waterford Union High School

Waukesha East Alternative School

Waukesha North High School

Waukesha South High School

Wauwatosa East High School

Wauwatosa West High School

West Allis Central High School

Westosha Central High School

Whitnall High School

Wisconsin Student & Community Groups

ArtWorks for Milwaukee

Beloit Fresh Start

Boys and Girls Club
of Greater Milwaukee

City of Milwaukee
Earn and Learn Program

Cream City Conservation
& Consulting

Employ Milwaukee

Goodman Community Center

Great Lakes Community Conservation
Service Corp

Ho Chunk Nation Education Department

Jobs for America's Graduates –
Tomah High School

Jobs for America's Graduates –
Prairie Phoenix Academy



2019 Difference Maker Organization: Godfrey & Kahn

Milwaukee-based legal firm Godfrey & Kahn has been a part of SecureFutures history from the very beginning. In 2006, G & K served as the legal counsel when SecureFutures (then Make A Difference- Wisconsin) first applied for nonprofit status. Since then, members of the firm have continually supported SecureFutures as volunteers, Board and committee members, and community advocates.

In addition to investment of time from its members, Godfrey & Kahn is one of the major sponsors of the SecureFutures Investment Conference. Between conference sponsorship and in-kind support, G & K's financial contribution to SecureFutures has totaled over \$100,000.

Joe Schlidt, G & K's Director of Client Special Services and a longtime SecureFutures volunteer and advocate, says that the ongoing commitment of G & K to the SecureFutures mission speaks to the values of the firm's leadership.

One of the things I like about the people here – it is a local-minded, community-minded leadership group. They understand the importance of investing in the community, and they've benefited from that and the community's benefitted from that. Giving back to the community helps everybody, said Joe.

"It's easier to be insular in this world. To take a stand and to say that this cause is important tells me about the character and the values that this firm has."

SecureFutures is grateful to Godfrey & Kahn for their tireless commitment, investment and advocacy over the course of our shared history.

Jobs for America's Graduates –
South Division High School

Lead2Change

Lighthouse Youth Center –
Garden Homes

Milwaukee LGBT Community Center

Milwaukee Public Library – Mitchell
Street – Teen Internship Program

Milwaukee Urban League

Ovation Communities

Pathfinders

PEARLS for Teen Girls

Portal Inc.

Project Excel
(Wisconsin Community Services)

SaintA

Salvation Army Church and
Community Center

SEA Literacy

Social Development Commission

St. Charles Youth and
Family Services, Inc.

Teens Grow Greens

United Community Center (UCC)

Urban Ecology Center – Riverside Park

Urban Promise at Reagan High School

UW-Milwaukee
(Summer Bridge Program)

Waukesha State Bank

We Energies

WI Women's Business Initiative Corp.

Young Enterprising Society Promise
Zones Program

Youthbuild Program – AmeriCorps

Illinois High Schools & Community Groups

CircEsteem, The Chicago
Youth Circus

Gary Comer College Prep

Gary Comer Youth Center

Muchin College Prep

Waukegan High School –
Washington Campus

2018-2019 Supporters



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American Family Insurance Dreams Foundation
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Bonded Transportation Solutions
CH Coakley
Clarice S. Turer Charitable Fund
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BMO Harris Bank
Brewers Community Foundation
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CFA Society Milwaukee Foundation
CPL Industries
Dorothy Inbusch Foundation
Educators Credit Union
Erie Insurance
Evan and Marion Helfaer Foundation
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First Bank Financial Centre
First Citizens Bank
First Federal Bank
Four-Four Foundation
Godfrey & Kahn
Goldman Sachs
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Racine Community Foundation
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State Farm
Stella H. Jones Foundation
Strand Associates
Tate Family Foundation
Thrivent
Towne Investment Group
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Waterstone Bank
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Weiss Family Foundation
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Women's Club of Wisconsin

CHAMPION LEVEL (\$2,500+)

Jon and Elizabeth Baranko
Laura Barry
Nicole Best
Wayne and Brenda Breitbarth
Marina and Kent Carlson
Frederick and Amy Croen
Curt and Sue Culver
Jackie Darr
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Nathan Stading
Susan Ruud-Stover
and Douglas Stover
Sara Walker and Pat Dhein
Richard and Barbara Weiss

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Anthony and Priscilla Beadell
David Berg
Bert Bilsky
Melvin Blann
Ted Brettingen

Jeffrey Bryden
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Brenda and Todd Campbell
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Jennifer Stillman
Mike and Joan Sturm
Megan and John Susko
Pete and Victoria Syslack
Norma Tabat
Janet and Martin Tierney
Raymond Wilson
Jeff Young

For a full listing of our 2018-2019 donors, including Supporter Level, visit securefutures.org/2018-2019donors.

2018-2019 Financials

Assets

Cash	\$560,237
Pledges receivable	\$72,100
Prepaid Expenses	\$2,450
Fixed Assets	\$91,773
Less Depreciation	\$67,544
Other Assets	\$47,584
Total Assets	\$706,600

Liabilities and Net Assets

Accounts Payable	\$9,890
Accrued salaries and wages	\$23,783
Accrued expenses	\$14,992
Unrestricted net assets	\$424,840
Temporarily restricted net assets	\$233,095
Total Liabilities & Net Assets	\$706,600

Gross Revenue

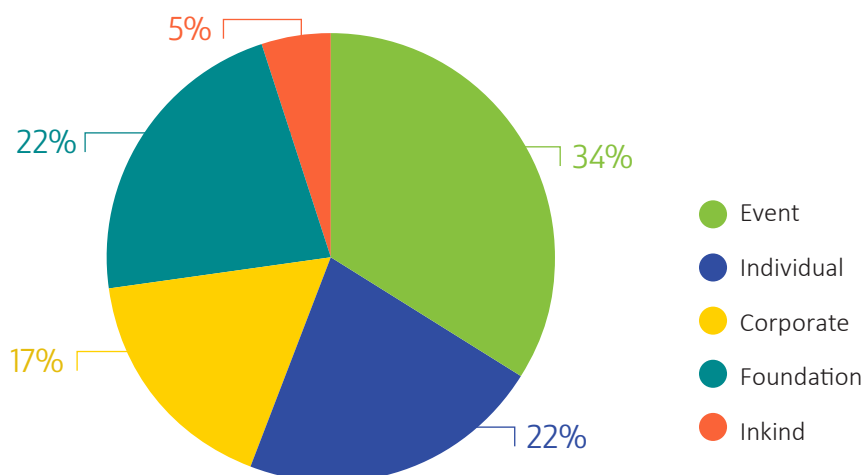
Corporate contributions	\$184,289
Foundation contributions	\$233,180
Individual donations	\$230,708
Special events	\$354,298
In-kind contributions	\$48,463
Interest income	\$3,591
Revenue	\$1,054,529

Expenses

Program Services	\$767,625
Administration	\$73,048
Development	\$248,028
Total Expenses	\$1,088,701
Change in Net Assets	(\$34,172)
Net assets at Beginning of Year	\$692,107
Net Assets at End of Year	\$657,935

Deficit budget planned with reserves used for organizational growth and the development of the Money Path program.

Revenue Sources



Leadership and Staff

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