Breaking down barriers. Building capability.

2018-2019 ANNUAL REPORT
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,

Brenda Campbell
President and CEO
Sara Walker, CFA
Chairperson
SecureFutures
Board of Directors

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.

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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
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)

- 7,107 STUDENTS
- 106 SITES
- 258 VOLUNTEERS

Outcomes (2006-2019)

- 16% opened a savings account
- 27% started saving monthly
- 47% shared info with family and friends
- 77% stopped or decreased use of check cashing stores
- 83% utilized savings and money management tips

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
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:

- Has a bank account: 59% Pre-program, 100% Post-program
- Tracks expenses: 28% Pre-program, 93% Post-program
- Regularly uses a budget: 16% Pre-program, 84% Post-program
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)

- 95% of teens who used Money Path say what they learned will help them build a good plan for their future.

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

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
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.
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
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
Dodgeball 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
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
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.
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.

SecureFutures is grateful to Godfrey & Kahn for their tireless commitment, investment and advocacy over the course of our shared history.
2018-2019 Supporters

FOUNDATION & CORPORATE
Albert J. and Flora H. Ellinger Foundation
Amazon Smile
American Family Insurance
Dreams Foundation
Anon Charitable Trust
Bonded Transportation Solutions
CH Coakley
Clarice S. Turer Charitable Fund
Anonymous via American Endowment Foundation
Associated Bank
Baird
The Lynde and Harry Bradley Foundation
BMO Harris Bank
Brewers Community Foundation
Catholic Financial Life
CFA Society Milwaukee Foundation
CPL Industries
Dorothy Inbusch Foundation
Educators Credit Union
Erie Insurance
Evan and Marion Helfaer Foundation
Experian
First Bank Financial Centre
First Citizens Bank
First Federal Bank
Four-Four Foundation
Godfrey & Kahn
Goldman Sachs
Greater Milwaukee Foundation
Greater Milwaukee Foundation’s Marsha Ernst Krueger Charitable Fund
Greater Milwaukee Foundation’s Luedke-Smith Fund
Green Bay Packers Foundation
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Heartland Advisors
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Milwaukee Bucks
Milwaukee Business Journal
Mo’s: A Place for Steaks
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Tate Family Foundation
Thrivent
Towne Investment Group
UBS
US Bank
Waterstone Bank
We Energies Foundation
Western States Envelope
Weiss Family Foundation
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Women’s Club of Wisconsin

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Nicole Best
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Norma Tabat
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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

<table>
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<tr>
<th>Source</th>
<th>Percentage</th>
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<td>Event</td>
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<tr>
<td>Individual</td>
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<tr>
<td>Corporate</td>
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<tr>
<td>Foundation</td>
<td>34%</td>
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<tr>
<td>Inkind</td>
<td>17%</td>
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