A Monumental Milestone:

100,000

Students Served

2021-2022

SecureFutures Annual Report

100,000
Students Served

Take a moment to think about that number. That's 100,000 teens served with financial education and mentorship. As monumental as that number is, it doesn't even begin to tell the whole story of the lives that have been changed. It's not only teens who are being empowered, but their families and communities as well. The knowledge and tools the students learn from educators and volunteers is taken back with them to their homes and reinvested in their communities. The students become the teachers and by doing so create a foundation for others to build upon to strengthen and improve their financial capability for generations to come.

It truly does take a village, and that's why we are so grateful to have the support and partnership of every one of you. Educators, volunteers, donors, corporate and foundation partners, you make the mission of SecureFutures possible and keep it moving forward. You are empowering the next generation with financial capability and strengthening our communities.

Although 100,000 teens is a monumental impact, it's only the beginning! We are expanding our Money Path program throughout Wisconsin and beyond because we believe that every teen deserves the opportunity to graduate from high school with the basic financial management skills they need to make important decisions, avoid pitfalls, and achieve financial success. We also know that many teens continue to face additional obstacles, which is why we remain committed to a continued focus on racial justice issues by advancing financial equity through education.

Your commitment to teen financial capability is reflected in the 2021-2022 Annual Report and we are excited to share the outcomes and impact your generosity made possible last year. Thank you for your continued support and partnership as we look to empower the next 100,000 teens.

Brenda

Brenda Campbell
President and CEO

Nathan Stading
2021-2022 Chairperson of the Board of Directors

SecureFutures
Money Smart. Life Smart.

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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.

2021-2022 Program Impact

SecureFutures, founded in 2006, equips teens with money management skills, tools, and mentoring so they can achieve financial capability, strengthen their communities, and reach their goals. Because of YOU, SecureFutures is a leader in teen financial literacy with programs that have now impacted over 100,000 teens! Thank you for your unwavering support!

11,528 students served | **130** site partners | **126** volunteers

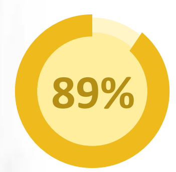
For a full listing of our 2021-2022 education partners, visit ***www.securefutures.org/2021-2022partners/***

Money Path

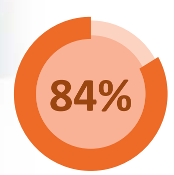
Our **cutting-edge, web-based financial education app** opens students' eyes to the reality of how the academic and career choices they make now will impact their lives and long-term financial wellbeing. Through a personalized, technology-based experience, students explore and compare different college and career paths, calculate education costs and reinforce personal finance concepts for increased confidence and readiness.

7,692 students | **103** sites | **125** educators | **45** volunteers

reported they are more likely to set up a savings plan for important financial goals



reported they are more likely to determine what student loan amount is manageable



reported increasing their knowledge of how income, spending, and saving are all connected

"I think everyone should use the Money Path app. Building and seeing what a version of your future can look like all in one place is really beneficial and makes it feel more real and more achievable."

- Raquel Rojano, Ronald Reagan High School

Everything the Money Coach mentors taught stuck with me because it was the guidance I desperately needed at the time. I love saving now, which was not the case before. Money Coach changed my life.

– Jada Parker, Golda Meir High School

Money Coach

Money Coach, a **one-of-a-kind financial mentoring program**, provides teens from under-resourced communities with the coaching and guidance needed to develop strong money management habits and long-term financial capability.

241 students | **23** sites | **70** volunteers

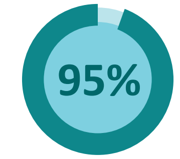
Student financial habits before and after Money Coach:

	Have a Bank Account	Track Expenses	Regularly Use a Budget
Before	78%	17%	16%
After	97%	68%	75%

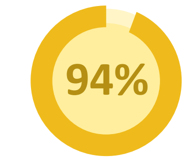
Money Sense

The **financial fundamentals** program that introduces teens to essential financial literacy concepts and practices such as budgeting, opening and managing a bank account, credit cards and credit scores.

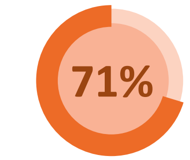
3,595 students | **57** sites | **51** volunteers



reported that the information and skills taught are useful



reported that the program positively affected the way they handle money from now on



reported that they would share what they learned with others

The curriculum was very helpful and helped my seniors realize the reality of life after high school, especially living expenses AND college costs! I believe Money Sense has definitely benefited my scholars and their college decisions.

- Gao Yang, Harold S. Vincent High School of Agricultural Sciences

14th Annual Investment Conference

After two years of virtual programming, we were overjoyed to be back in person for the **14th Annual Investment Conference** at the Wisconsin Center. This year's conference was our largest in-person audience ever with more than 640 individuals registered, and it was another record-breaking year with $362,000 raised in sponsorship and seats sold. The impressive speaker lineup made this a must-attend event with Cathie Wood from ARK Invest and David Herro from Harris Associates as keynote speakers.

In the words of emcee Joe Schlidt, **"Cathie Wood hit the mark in terms of being incredibly thoughtful with her investment thinking and strategy implementation. It is evident why she is one of the most quoted investors of our time. And when you think of investing professionals who play at the highest level, David Herro comes to mind. His sage perspective and timeless insight once again made the Investment Conference one for the ages!"**

The audience heard from SecureFutures' Program Manager, Stephaine Crosley and Money Coach Program alumnus, Ryan Graham, about the impact Money Coach made in their lives. Stephaine expressed her priority of breaking generational cycles through financial education and changed behavior.

Ryan's touching story of pulling himself out of poverty with help from the education and mentorship he received through Money Coach was truly inspirational. He explained how he is now able to approach new financial situations **"with confidence over fear, intentionality over impulses, and patience over instant gratification."**

The annual Investment Conference is SecureFutures' premier fundraising event and we are sincerely grateful for all the sponsors, speakers, planning committee members, and attendees who helped make this event a success.

Special thanks to premier sponsor and 2022 Lloyd Levin Difference Maker Organization award winner, **U.S. Bank**, for your continued support and partnership.

Save the date for the 2023 conference at the Wisconsin Center on Tuesday, May 23. For sponsorship and registration information, visit **www.securefuturesconference.com**

2022 SPEAKERS

Opening Keynote: *Cathie Wood, ARK Invest*

Closing Keynote: *David Herro, Harris Associates*

Investment Idea Speakers: *Adam Peck, Riverwater Partners, Troy McGlone, Heartland Advisors*

Moderator: *Joe Schlidt, Godfrey & Kahn*

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Lloyd Levin Difference Maker Individual: Jade I. Hendricks

Full circle. That's how Jade describes her experience with SecureFutures. ***"The first time I was introduced to the SecureFutures team was at the annual Difference Maker Awards in 2019. There I was in the audience, not knowing anyone, new to the organization, watching Dion Saffold receive this award. Here I am, three years later, receiving the award myself."***

Jade grew up in Milwaukee, the oldest of three siblings, to which she credits her "maternal nature" in wanting to help others. After graduating from Fisk University in Nashville with a degree in Business Administration and Spanish, Jade began her career in Chicago. A little while later, she found herself living back in her hometown, this time as an adult, and looking to find ways to contribute to the community. ***"I wanted to start my own financial literacy program, so I Googled 'Financial Literacy Programs in Milwaukee' and found SecureFutures."*** Not looking to reinvent the wheel, Jade joined the mission as a Money Coach and has since been involved in all three programs, Money Coach, Money Sense and Money Path, with over 53 volunteer hours.

Jade's passion for giving back to the community comes down to two reasons: One, how she grew up. ***"I know where I came from. I grew up in a single-family household with just my mom taking care of me and my two younger brothers. I think because I'm the oldest I've always naturally had a desire to guide and give, and it's carried over into the interests that I have and how I want to live my life."***

And two, recognizing that financial literacy is lacking. ***"From a financial literacy perspective, we all need money to live and thrive in society and people don't know how to manage it well. That's an issue for me personally. Look at the demographics of the communities that suffer the most. Financial literacy is the foundation for helping people create sustainable equity."***

Jade's motivation to stay involved is simple; the students and the SecureFutures team. ***"The students make it just that much easier to stay involved because they're so smart, inquisitive, and funny. Yes, it's about financial literacy, mentorship and career and college prep, but you get to see the students on a real level and really listen to them and the things they're concerned about. We have so much to give, but we also have a lot to receive from them."***

In addition to volunteering, Jade was instrumental in including SecureFutures as one of seven non-profit organizations to choose from in the Making a Difference (MAD) Initiative at MLG Capital. The MAD Initiative was named after the firm's overall mission – Making a Difference, While Making a Living and was created to provide entities and individuals with the opportunity to invest in private real estate, while contributing to a charitable organization. For more information about the initiative, go to **mlgcapital.com/madinitiative/**.

Jade's hope for SecureFutures is that it keeps expanding, both statewide and nationally, and that people get more involved from a volunteer perspective. ***"Once you actually get in the classrooms and see the students, you realize you have no idea what they are going through. It would be great to see more people join hands with the mission and actively get involved to understand the realities of how the youth in the city of Milwaukee and beyond are seeing the world, and how little bits of your time and a few additional resources can help them change their trajectory."***

For a full listing of our 2020-2021 volunteers, visit ***www.securefutures.org/2021-2022-volunteers/***

Lloyd Levin Difference Maker Organization: U.S. Bank

For 10 years, U.S. Bank has been a dedicated supporter of the SecureFutures' mission, through both the U.S. Bank Foundation and corporate sponsorship of our annual Investment Conference. This year U.S. Bank became the premier sponsor of the Investment Conference and has generously committed to premier sponsorship in 2023. Over the years, many U.S. Bank associates have volunteered for SecureFutures logging over 350 hours of their time to empower teens through education and mentorship. Volunteers include long term supporters Nina V.A. Johnson, SVP – WI Branch Banking and David Frieder, SVP – General Manager, Commercial Payments.

Nina is a current member of the SecureFutures Advisory Council and understands all too well her organization's partnership with SecureFutures as she was the first ever volunteer and one of the first board members, serving for nine years. She recalls the early days sitting around a table with fellow board members trying to think of what SecureFutures was going to look like in the future. ***"And now we're here,"*** Nina smiled. ***"From a partnership standpoint, to know that U.S. Bank has been giving since 2012 is a wonderful accomplishment. Supporting SecureFutures, an organization that's continuing to grow and evolve to support the communities that we care about, is something to be proud of."***

U.S. Bank's commitment to giving back to the community is ingrained in its culture through its unified giving and engagement program, Community Possible, which addresses racial and economic inequities by supporting causes that create stable jobs, better homes, and vibrant communities.

David, also a current member of the SecureFutures Advisory Council who served on the board for six years, including as Chairman, explained that U.S. Bank is committed to engaging with communities to improve financial literacy, not just in Wisconsin, but throughout the United States. ***"Financial literacy is at the core of what we do, and I think that it is an obligation of a bank to use its resources, whether they be financial, time, or talent, to help raise awareness and understanding."***

"It takes a village," said Nina. ***"And there's a lot of people in the village that want to see individuals succeed. As a financial institution, we must be very cognizant of providing resources to the communities that we serve and to become an advocate for whatever's needed in the community."***

According to David, U.S. Bank's continual partnership with SecureFutures is due in part to its powerful outcomes. "***The statistics speak for themselves. It's always easier to continue to support something that's backed up by facts and data and SecureFutures does a tremendous job of reporting on their outcomes and those outcomes are consistently strong."***

Nina and David both have similar hopes for SecureFutures going forward. ***"I really want to see Lloyd's wish of making SecureFutures a household name beyond Wisconsin come true,"*** said Nina. David agrees, ***"Long-term, I'd like to know that SecureFutures has enough resources to be everywhere that is needed. We want as many teenagers and high school students as possible to engage with SecureFutures."***

Thank you, U.S. Bank, for your long-term partnership and deep investment in financially capable teens and thriving communities!

2021-2022 Supporters

For a full listing of our 2021-2022 donors, including Supporter Level, visit ***www.securefutures.org/2021-2022donors/***

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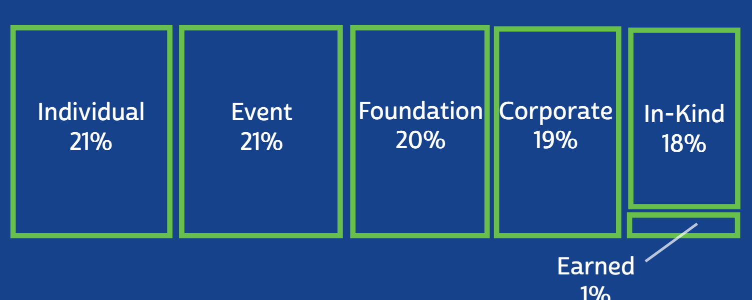
2021-2022 Financials

ASSETS	
Cash	$1,247,301
Pledges and receivables	$72,513
Prepaid expenses	$11,818
Fixed assets	$681,588
Less depreciation	$256,877
Total assets	**$1,756,343**
LIABILITIES AND NET ASSETS	
Accounts payable	$36,096
Accrued salaries and wages	$60,650
Capital lease liability	$2,616
Unrestricted net assets	$1,609,468
Temporarily restricted net assets	$47,513
Total liabilities & net assets	**$1,756,343**
GROSS REVENUE	
Corporate contributions	$350,023
Foundation contributions	$368,883
Individual donations	$388,458
Special events	$424,037
In-kind contribution	$339,202
Earned revenue	$19,882
Interest income	$5,660
Revenue	**$1,896,145**
EXPENSES	
Program	$1,146,435
Administration	$129,926
Development	$149,321
Total expenses	**$1,425,682**
Change in net assets	($470,463)
Net at beginning of year	$1,186,518
Net assets at end of year	**$1,656,981**

REVENUE SOURCES



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Money Smart. Life Smart.

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