



The **impact** comes
full circle

2022-2023

SecureFutures Annual Report



SecureFutures



Jeremy Cain - from student to board chairperson

As we delve into this year's annual report, Jeremy and I find ourselves reflecting on a journey that intertwines both of our experiences. Jeremy's story embodies the essence of our mission. From Money Sense program participant, to committee and board member, to board chairperson, Jeremy is a testament to the impact financial education can have in shaping lives.

"When I first connected with SecureFutures as a student in the Money Sense program, little did I know that it would chart the course of my involvement with this incredible organization," said Jeremy. "I know firsthand the transformative power of these programs and the lessons I learned have stayed with me throughout my journey."

Our dream is for all teens to have access to financial education and with the passage of Assembly Bill 109, that dream is closer to becoming a reality for Wisconsin's youth. Beginning in 2028, at least a half credit of personal financial literacy will be required for graduation from public high schools. This legislation underscores a collective commitment to provide essential money management skills to our teens, fostering stronger communities.

We are so grateful to have the support of our educators, volunteers, donors, and corporate and foundation partners. Your commitment is paramount in driving our mission forward and is reflected in the 2022-2023 Annual Report. Thank you for your continued support and partnership as we begin a new year of teen financial empowerment with broader financial access and opportunity for Wisconsin teens on the horizon.

Brenda Campbell
President and CEO

Jeremy Cain
2022-2023 Chairperson of the 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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2022-2023 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 more than 112,000 teens! Thank you for your unwavering support!

9,429
students served

126
site partners

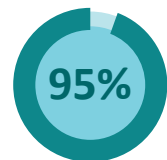
172
volunteers

For a full listing of our 2022-2023 education partners, visit www.securefutures.org/2022-2023-partners/

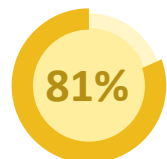
Money Path

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.

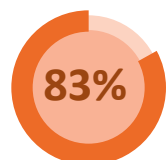
7,321 students | **105** sites | **143** educators | **36** volunteers



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



My favorite thing about the Money Coach program is that it teaches you what you need to know for the future, how banks work, how we should spend our money, and how not to waste it.

– Mickael Amadeo, South Division

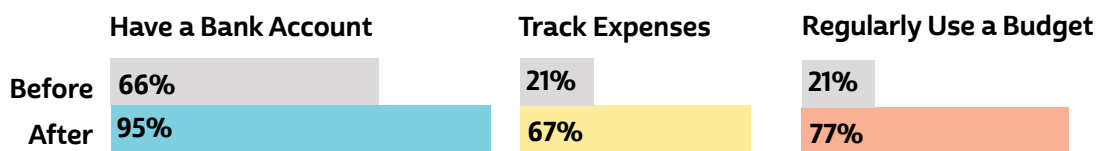


Money Coach

346 students | 24 sites | 112 volunteers

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.

Student financial habits before and after Money Coach:



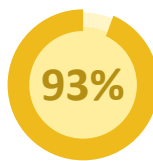
Money Sense

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.

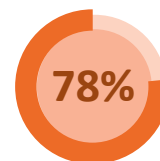
1,762 students | 40 sites | 53 volunteers



reported the information and skills taught are useful



reported the program will positively impact the way they handle money from now on



reported they will share what they learned with others



Money Path is as solid a financial literacy tool as you'll find. I particularly like Money Path for Juniors and Seniors who have a sense of what their career path might look like. Money Path simply adds the financial component to their plan. It's also very low investment in terms of your time commitment...and it's free.

– Jason Duff, ACP Coordinator with Sheboygan Area School District



15th Annual Investment Conference delivers record support

We are excited to share the incredible success of our 15th annual SecureFutures Investment Conference, held at the Baird Center in Milwaukee on May 23, 2023. The conference drew over 500 attendees and produced record-breaking net revenue and appeal support of more than \$600,000!

The conference was an inspiring gathering of minds and ideas. In keeping with our tradition of outstanding keynote speakers, Carl Tannenbaum, an economist from Northern Trust, opened the conference with an engaging economic outlook, setting the tone for the day. Justin Borus of IBEX Investors and Ross Gough of Rivermont Capital Management shared thought-provoking investment ideas that broadened our perspectives. As headliner of the conference, Robbie Robinson, a Beverly Hills-based investor with a focus on strategic investment for founders and leaders of color, shared invaluable investing and market insights in a conversation facilitated by event emcee, Joe Schlidt of Godfrey & Kahn.

“Once again we were fortunate to have two true thought leaders in Robbie and Carl, share their insights and wisdom with our attendees,” said Joe. *“Carl went wide with his thinking and Robbie went deep on early stage investing – what a treat!”*

U.S. Bank, whose continued support for teen financial capability plays an instrumental role in driving our mission, led as the Premier Sponsor of the conference for the second year in a row. Antonio Morris, an alumnus of our Money Coach program, highlighted the transformational impact the program has made in his life. Now a young adult, Antonio shared how the lessons he learned in the program continue to benefit him as he navigates the financial system and decisions related to buying a car, investing, and saving for a home. Antonio’s testimonial about the Money Coach program resonated deeply as he stated, *“They blessed me with a light when I was in the dark.”*

Sydney Nelson, a dedicated board member and volunteer, passionately advocated for our Money Coach program, emphasizing its pivotal role in transforming the lives of under-resourced teens.

Our sincere appreciation to our premier sponsor, U.S. Bank, and all sponsors, speakers, and attendees for your dedication and partnership. Your support fuels our mission to empower and educate teens and the proceeds from this conference enable SecureFutures to help thousands of teens in the region and across the state improve their financial futures.

Mark your calendars for our 16th annual Investment Conference, slated for **May 14, 2024**, at the Baird Center.

2023 SPEAKERS

Keynotes:

Robbie Robinson, Pendulum Holdings, LLC
Carl R. Tannenbaum, Northern Trust

Investment Idea Speakers:

Justin Borus, Ibex Investors
Ross Gough, Rivermont Capital Management LP

Moderator:

Joe Schlidt, Godfrey & Kahn





2023 Investment Conference Sponsors

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MGIC

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First Business Bank
Heartland Mid Cap Value Fund
Heck Capital Advisors
JP Morgan Chase
Johnson Financial Group
Madison Investments
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Milwaukee Bucks
MLG Capital
Northern Trust
Racon Capital Partners, LLC
Riverwater Partners
Russell Investments
UMB

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Old National Bank
Physicians Realty Trust
PNC
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Silvercrest Asset Management
Spectrum Investment Advisors
Spring Bank
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Tri City National Bank
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Brian & Melanie Wolfe

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Thompson Kane
101.7 the Truth

Lloyd Levin Difference Maker Individual Chris Nienhaus



Every year SecureFutures recognizes one individual volunteer and one partner organization for their contribution to our mission of teen financial capability empowerment. The award is named to honor our founder, and this year we are thrilled to celebrate Chris Nienhaus as the 2023 Lloyd Levin Difference Maker Volunteer.

Chris exemplifies the transformative role of a dedicated educator in fostering financial capability. Her impact is a testament to the difference one passionate individual can make and this award celebrates her enduring dedication and commitment to helping create a brighter future for teens and young adults.

"It's such a beautiful honor to be recognized for this award. I've loved what I do for a long time and if I can help somebody else out, then I've done something worthwhile, and that's what we're here for."



Lloyd Levin Difference Maker Corporation MGIC

The Lloyd Levin Difference Maker Corporation Award, named in honor of SecureFutures' founder, celebrates MGIC's outstanding commitment to advancing financial capability among teens. MGIC's partnership with SecureFutures began 17 years ago when former CEO of MGIC, Curt Culver, enthusiastically agreed to get involved with the organization. *"SecureFutures to the rescue of our kids!"* said Curt.

As a provider of mortgage insurance, MGIC recognizes the profound link between financial literacy and its business. Tim Mattke, CEO of MGIC, underscores this connection: *"Financial literacy is a critical life skill and its impact on the trajectory of a teen's future cannot be underestimated. It is something that should be accessible for all teenagers, which is why MGIC has been a supporter of SecureFutures since its inception."*

For a full listing of our 2022-2023 volunteers, visit www.securefutures.org/2022-2023-volunteers/



Teen Financial Capability Champion | Bill Priebe

Bill Priebe, Advisor and Portfolio Manager at Geneva Capital Management received the second annual Teen Financial Capability Champion award at SecureFutures' 15th Annual Investment Conference. The award recognizes those who have made an ongoing commitment to support SecureFutures programming. *"Bill's commitment to empowering young minds with financial education has made him a true champion of teen financial capability,"* said Brenda Campbell, SecureFutures' President & CEO.



2022-2023 Supporters

For a full listing of our 2022-2023 donors, including Supporter Level, visit www.securefutures.org/2022-2023-donors/

Champion Level (\$2500+)

Jennifer Abele
Jon and Elizabeth Baranko
Laura Barry
Wayne and Brenda Breitbarth
Rick and Norah Brostowitz
Gregory and Rebecca Calvin
Timothy and Kathleen Carr
Paul and Paula Coldagelli
Curt and Sue Culver
Sandra and Thomas Dunst
Lyle and Lisa Fitterer
Jonathan Good
Doug and Terri Gordon
Greater Milwaukee Foundation Marsha
Ernst Krueger Charitable Fund
Mal and Jill Hepburn
Gregory and Jeanne Herrle
David Herro and Jay Franke
David and Kim Irwin
Ted and Mary Kellner
Spencer Kellogg
Mary and Nate Kempf
Michael Keough
Adel Korkor
Pieter Lens
Doug and Patti Levy
Luedke-Smith Fund
Gerald and Elaine Mainman
Maximilian and Erin Mann
Timothy and Catherine Mattke
Ann and Timothy Milette
Bill and Marian Nasgovitz
James Neubauer
Fredric and Tamara Neubauer
Robert A. Haddock
Glen and Melissa Ringwall
Casey Sambs
Joseph and Katy Schlidt
Anne Tidmore
Dan and Irene Tranchita
WFLF Anonymous Golfers
Joseph and Vera Zilber Family Foundation

Advocate Level (\$500-\$2499)

Ashley Adam
Robert Albright
Jane Armstrong
Greg Ashcroft
Annmarie and Eric Baumgartner
Patricia Baumgartner
John and Peggy Beckwith
Floyd and Mari Lee Bellman
Thomas Bentley
David and Diane Berg
Jordan Bergmann
Nicole Best
Melvin Blann

Sara Boyle
John W. Brahm and Margaret MacLeod
Brahm
Theodore Brettingen
Betsy Brown Wyatt and David Wyatt
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Robert and Christine Bukowski
Brenda and Todd Campbell
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Malado Cisse
Dennis and Amy Connolly
Lydia Cooley and Andy Lechtenberg
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Heidi Schneider
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Jeanette Schlidt
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Michael and Elizabeth Stanley
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Gretchen Wilder
Lee and Carol Wolcott
Connor Wray
Herbert Zien and Elizabeth Levins

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Associated Bank
B&K Powder Coating Corp.
Baird Foundation, Inc.
Bank Five Nine
Barings
Batteries Plus
BMO Bank
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Catholic Financial Life
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CUNA Mutual
Ellenbecker Investment Group
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Front Porch Financial Management LLC
GE Foundation Employee Match
Great Lakes Credit & Collection Association
Greater Milwaukee Association of Realtors
Youth Foundation, Inc.
Indeed Brewing Company
Johnson Controls
Johnson Financial Group
Marine Credit Union Foundation
Merrill Lynch Wealth Management

2022-2023 Financials

MGIC
MLG Capital
Northwestern Mutual Foundation
Pendulum Holdings
Physicians Realty Trust
Presence Marketing
Racon Capital
RBC Foundation - USA
Rotary Club of Milwaukee
Russell Investment Advisors
Salesforce.com Inc.
Serenity Kids
Spectrum Investment Advisors
Strand Associates
The Huntington National Bank
U.S. Bank Foundation
VMG Partners
WaterStone Bank
WE Energies Foundation
Wells Fargo Foundation
West Bend Mutual Insurance Company Charitable Fund
at the West Bend Community Foundation
Wisconsin Department of Financial Institutions
Wisconsin Financial Literacy Foundation

Foundations

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Bader Philanthropies
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Peck Foundation, Milwaukee LTD
Priebe Family Foundation
Racine Community Foundation
Ralph Evinrude Foundation, Inc.
REACH Charitable Trust
Reed and Nan Harman Foundation
Sixteen Inch Society
Stella H. Jones Foundation
Tate Family Foundation
The Catholic Community Foundation
The Lynde and Harry Bradley Foundation
United Way of Racine County
Weiss Family Foundation
Zilber Family Foundation

ASSETS

Cash	\$1,389,998
Pledges and receivables	\$169,200
Accounts receivable	\$25,000
Prepaid expenses	\$12,617
Total fixed assets	\$133,913
Total intangible assets	\$388,019
Lease assets	\$300,458
Total assets	\$2,419,205

LIABILITIES AND NET ASSETS

Accounts payable	\$12,376
Accrued salaries and wages	\$64,344
Lease liabilities	\$378,549
Unrestricted net assets	\$169,200
Temporarily restricted net assets	\$1,794,736
Total liabilities & net assets	\$2,419,205

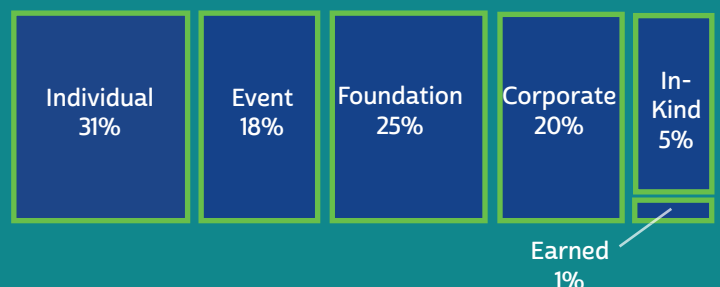
GROSS REVENUE

Corporate contributions	\$392,634
Foundation contributions	\$500,450
Individual donations	\$618,566
Special events	\$360,243
In-kind contribution	\$93,961
Earned revenue	\$2,412
Interest and other income	\$14,698
Revenue	\$1,982,964

EXPENSES

Program	\$1,232,384
Administration	\$183,860
Development	\$259,765
Total expenses	\$1,676,009
Change in net assets	(\$306,955)
Net at beginning of year	\$1,656,981
Net assets at end of year	\$1,963,936

REVENUE SOURCES



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Dan Tranchita - Marquette University

SECUREFUTURES STAFF

Leadership

Brenda Campbell, President and CEO
brenda@securefutures.org

Kristen Ruhl, Vice President of Programs
kristen@securefutures.org

Vicki Lipinski, Operations Director
vicki@securefutures.org

Pa Vang, Director of Volunteer Programs
pa@securefutures.org

Staff

Jennifer Andreas, Money Path Partnership Manager
jennifer@securefutures.org

Patrick Armstrong, Money Path Success Manager
patrick@securefutures.org

Kiana Ayala, Money Coach Program Manager
kiana@securefutures.org

Stephaine Crosley, Money Coach Program Manager
stephaine@securefutures.org

Felecia Fluker, Program & Data Success Manager
felecia@securefutures.org

Angie Franzone, Communications & PR Manager
angie@securefutures.org

Maria Fuller, Volunteer Manager
maria@securefutures.org

Lauren Zeihen, Senior Marketing Manager
lauren@securefutures.org

