



Make A Difference
Wisconsin
Money Smart. Life Smart.

Money Smart.

Life Smart.



2010-2011 ANNUAL REPORT



Reflections

Friends,

We are excited to present the 2010/2011 Annual Report, highlighting some of the accomplishments achieved by Make A Difference – Wisconsin.

The past year proved to be a wonderful success in so many ways... hundreds of incredible volunteers helped us reach nearly 5,500 high school students in more than 60 high schools. Those schools now include our recent expansion into Racine and Kenosha as we work towards extending our statewide reach.

We continue to broaden our reach - and our capabilities - by leveraging community resources. We partnered with Public Allies to expand our behavioral outcomes measurement, begin development of a teen advisory board, and create additional promotional materials. We worked closely with the Milwaukee Public Library to develop three financial literacy "video vignettes" - using professional actors and a film crew to depict everyday financial decisions that confront teens and young adults. These videos were funded by a FINRA (Financial Industry Regulatory Authority) grant and have been incorporated into our curriculum to reinforce the three seminars we deliver in the classroom. We also produced our first video describing our mission and impact, thanks to a generous donation of staff and equipment from GE Healthcare and EPIC Creative.

Sometimes as individuals, we do not recognize the extent to which our efforts impact others. Something we did years ago may be taking hold right now, making a difference. This is true for the students we reach through Make A Difference – Wisconsin. We plant seeds. It's incredibly exciting to see the short-term impact we're making through this program and even more exciting to consider the future impact as these students become adults and community members. When you invest your support in Make A Difference – Wisconsin, there's no telling how many lives you will positively change, or in how many communities you will make a difference.

Murray Friedman
Board President
2010-2011

Brenda Campbell
Executive Director

Outcomes and Accomplishments



QUANTITATIVE OUTCOMES

	2006/2007	2007/2008	2008/2009	2009/2010	2010/2011
Volunteers	242	421	555	650	785
Seminars delivered	300	454	437	511	514
Participating schools	31	50	57	67	64
Students reached	2,202	4,435	4,259	5,104	5,322

Five year combined total:
2,216 seminars delivered and 21,322 students reached

“Because of this program, I feel better prepared for the future.”

-John S.
Riverside University'
High School

“My mom and step dad need this. Actually, a lot of people do.”

-Amber L.
Cudahy High School

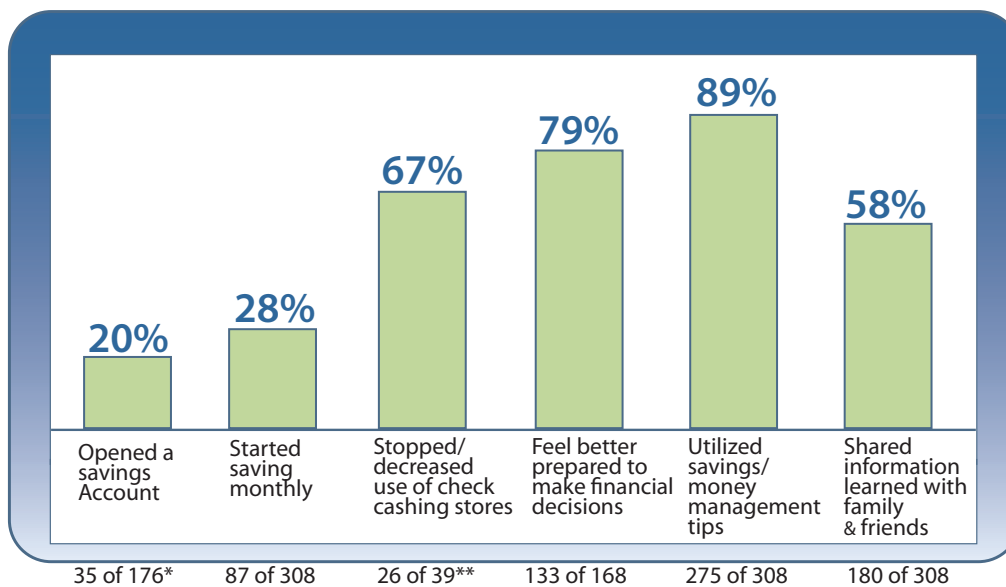
“I learned how to better manage my money. I learned how to save. I found the direct deposit interesting, how money from your job can go straight to your account.”

- Robert T.
Custer High School

WHAT ARE STUDENTS DOING WITH THE INFORMATION LEARNED?

Summary of pilot results measuring student reported behavioral changes attributed to the Make A Difference – Wisconsin financial education program.

Of 308 students (included in the pilot):



* 176 students reported no savings account prior to the start of the program

** 39 students reported use of check cashing stores prior to the start of the program



Volunteers

"I am going to save \$150 from each check I receive every two weeks. That's \$300 a month."

*-Marcos D.
Rufus King
High School*

"I'm glad you taught me how to build credit because I will need to buy a car and a house."

*-Sergio S.
Community
High School*

"This course makes me want to go home and talk to my parents about a savings account!"

*-Jacob L.
Pius XI High School*

"I looked forward to this class every week."

*-Christian H.
Assata High School*

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"Thanks for the help because I learned how to use money and credit the right way before I turn 18."

*-Carlos L.
Kilmer High School*

"I think the most interesting part of the course was when you showed me how much money I can accumulate over time by saving a little bit each month."

*-Evan C.
Cudahy High School*

"This program made me think about how much I'm spending and how I need to start saving now to prepare for retirement."

*-Jordan C.
Riverside University High School*



Leadership

"The course helped because I just moved out and live on my own and I have bills to pay."

-Samantha W.

Milwaukee School of Entrepreneurship

"I learned how credit can help you or hold you back and that I need to pay myself first!"

-Leah B.

Destiny High School

"I believe (this) is a good program for young people because some students don't receive this at home."

-Curtis S.

Destiny High School

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Financials



Assets	2010/2011
Cash	\$136,456
Accounts receivable	445
Pledges receivable	9,520
Fixed assets	47,305
Less depreciation	(17,749)
Total Assets	\$175,977

Liabilities and Net Assets	
Liabilities	\$2,175
Unrestricted net assets	175,977
Total Liabilities & Net Assets	\$175,977

Gross Revenue	
Corporate contributions	\$58,000
Foundation contributions	85,800
Individual donations	107,482
Other grants	22,954
Special events	88,355
In-kind contributions	
Special events	14,044
Equipment contributions	30,750
Other	33,466
Interest income	31

Revenue \$440,822

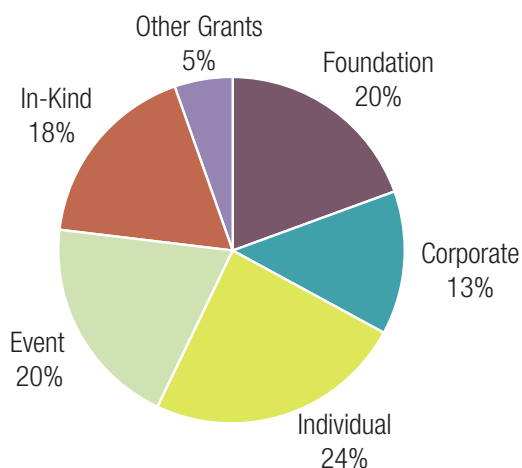
Expenses	
Program Services	\$223,383
Administration	46,059
Development	44,260

Total Expenses \$313,702

Change in Net Assets	\$127,180
Net assets at Beginning of Year	48,797

Net Assets at End of Year \$175,977

2010/2011 Sources of Funding



*Make A Difference-Wisconsin is not a recipient of United Way of Government Funding.

“My Mom stopped using check cashing stores when we talked about how they take all your money and don't give it back.”

*-Adrian R.
Audubon High School*

“This course should be required for all students.”

*-Terrance B.
Edison High School*



“I love to volunteer for...

...***Make A Difference*** because of the immediate impact that I can have on the students. It is great to walk into a classroom and see a group of students come alive as they get interested in the program. It is incredibly rewarding to see the lessons “click” as they start to understand how credit cards work, the importance of saving, and the effect of compound interest. No matter what the students end up doing in the future, I know that the lessons from *Make A Difference* will have a positive impact on their lives.”

-Wendy Richards
Godfrey & Kahn

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