Money smart.

Life smart.
Reflections

Dear Friend,

We are excited to present the 2011/2012 Annual Report, highlighting some of the outstanding outcomes and accomplishments achieved at Make A Difference – Wisconsin.

The past year proved to be a wonderful success in many ways... hundreds of incredible volunteers helped us reach nearly 5,500 high school students in 65 high schools. Those schools now include several new partner schools in the Milwaukee metro area, expansion into five additional communities in Southeastern Wisconsin, and pilots underway in the Fox Valley and Green Bay.

The 2011/2012 Annual Report is a testament to the many partnerships and philanthropic support that help make these results possible. It is also a celebration of the people of Make A Difference - Wisconsin; those individuals whose talents, dedication, and remarkable generosity have been critical to our ability to achieve this impact for the students and communities we serve.

We think you'll be inspired by our wonderful students, dedicated volunteers, generous donors, and the program outcomes, all of which create a lasting positive impact. We thank you for your continued support and invite you to call and schedule a classroom visit to see our work in action.

Kind regards,

Joseph Schlidt
Board President
2011-2012

Brenda Campbell
Executive Director
# Outcomes and Accomplishments

## Quantitative Outcomes

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Volunteers (cumulative)</td>
<td>242</td>
<td>421</td>
<td>555</td>
<td>650</td>
<td>785</td>
<td>981</td>
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<tr>
<td>Seminars delivered</td>
<td>300</td>
<td>454</td>
<td>437</td>
<td>511</td>
<td>514</td>
<td>511</td>
</tr>
<tr>
<td>Participating schools</td>
<td>31</td>
<td>50</td>
<td>57</td>
<td>67</td>
<td>64</td>
<td>65</td>
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<tr>
<td>Students reached</td>
<td>2,202</td>
<td>4,435</td>
<td>4,259</td>
<td>5,104</td>
<td>5,322</td>
<td>5,422</td>
</tr>
</tbody>
</table>

Six year combined total:
2,727 seminars delivered and 26,744 students reached

## What Are Students Doing with the Information Learned?

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

Out of 401 students (included in the pilot):

- **17%** Opened a savings account (39 of 235*)
- **25%** Started saving monthly (101 of 401)
- **50%** Shared information learned with family and friends (202 of 401)
- **72%** Stopped/decreased use of check cashing stores (38 of 53**)
- **80%** Feel better prepared to make financial decisions (165 of 206***)
- **85%** Utilized savings/money management tips (340 of 401)

---

* 235 students reported no savings account prior to the start of the program
** 53 students reported use of check cashing stores prior to the start of the program
*** question added in year three of the pilot (2010/2011)
...The training, classroom tools, the scheduling, communication, and feedback make it easy for me to commit to mentoring multiple classes each year. The greatest reward comes from the interaction with the students.”

Mike Dolan
Associate Broker and Chartered Financial Consultant
First Weber Group

“...Make A Difference makes it so efficient that my time as an instructor is spent with the students and not reinventing the wheel with lesson plans and other administrative work. It's gratifying and efficient to be an instructor.”

Joe Frederick
Pace Group Leader
Galloway Milwaukee
Each year, hundreds of volunteers contribute their time, talent and expertise in order for the Make A Difference – Wisconsin program to be a success. The Lloyd Levin Difference Maker award was established to recognize one of these dedicated volunteers and to express gratitude for their exceptional commitment to the Make A Difference – Wisconsin mission. This year, the Make A Difference – Wisconsin Board of Directors, Advisory Council, and staff are proud to present Karyn Conklin with the 2012 Lloyd Levin Difference Maker award.

Karyn has been a Make A Difference – Wisconsin instructor for over three years, teaching students at five schools. She says that her main goal when working in the classroom is to help students learn the material in a manner that is fun and relevant to their lives. In addition to providing students with a financial education, Karyn finds that volunteering is a reward in itself. “The satisfaction of working with young people is something you cannot measure,” she said. “It really is a true joy.”

Karyn has worked in numerous facets of the banking industry during a career spanning more than two decades. Starting out as a teller, Karyn moved up to a loan underwriter before making it to her current position as Corporate Security Reporting Analyst II at Associated Bank. Her job is a constant source of interest and information for the students she works with. Karyn believes the Make A Difference program is effective because it teaches practical life lessons in a manner that engages and encourages students. She sees herself participating in the program for years to come, and she hopes that it will spread to more schools in the future.

Brenda Campbell, Executive Director of Make A Difference – Wisconsin said, “Karyn brings an immense amount of passion and enthusiasm to the classroom. Combined with years of banking industry knowledge and experience, her presentations are filled with her real life experiences and they’re extremely well-received by students. We’re truly honored to have Karyn involved and she is clearly making a difference for Wisconsin youth.”
Three respected members of the Milwaukee investment community and nationally recognized hedge fund manager, Jim Chanos, came together at the Pfister Hotel on Wednesday, May 9th, 2012 to present their investment outlooks and recommendations to over 370 investment and financial management professionals and individual investors.

Once again this unique event, held for the 4th year, was made possible through the generous sponsorships of M&I Wealth Management, a part of BMO Financial Group (Premier Sponsor), The Business Journal and Wells Fargo (Presenting Sponsors) and Godfrey & Kahn (Networking Event-Sponsor).

The conference delivered on its promise to be a sharing-packed afternoon as the speakers, all recognized for their fund management achievements, provided very unique insights into their own current top investment pick and the rationale for that selection.

Richard Imperiale, President and Chief Investment Officer, Uniplan Investment Counsel, which was named Manager of the Year for its REIT portfolio by Investment Advisor Magazine, delivered his selection in the real estate investment category. Joseph A. Frohna, Founding Principal and Portfolio Manager, Growth Strategies and Co-portfolio Manager, Core Alpha Strategy, of 1492 Capital Management, and a frequent media commentator in The Wall Street Journal, Investors’ Business Daily, Barron’s, Smart Money, and Fortune, provided an equally compelling investment recommendation. Thomas C. Ognar, CFA named a 2011 Mutual Fund All-Star by Fortune magazine, provided a third top investment pick. Ognar is Managing Director and Senior Portfolio Manager at Wells Capital Management.

The conference was keynoted by Milwaukee native, Jim Chanos, Founder and Managing Partner of Kynikos Associates LP, New York. Renown for identifying and selling short the shares of numerous well-known corporate financial disasters, his celebrated short-sale of Enron shares was dubbed by Barron’s “the market call of the decade, if not the past fifty years.”

Investment Conference chairperson, Joe Schlidt, Godfrey & Kahn, interviewed Chanos for the final hour of the conference, drawing out not only Chanos’ top investment pick, but also his perspectives on the market and the unique challenge investment managers who “short” the market face. Jim shared with the audience the 5 themes he looks for in an investment opportunity and the dynamics that factor into investment decisions made at his firm.

According to Schlidt, plans are underway for the 2013 Investment Conference and promises that it will be another must-attend event.

“The Make a Difference - Wisconsin Investment Conference is a unique opportunity for any investor to gain valuable insight from not only local investment professionals but also nationally recognized speakers. The added benefit is the support it provides to further financial literacy in our communities. This is an annual event that should be added to everyone’s calendar!”

Tina Wisialowski - AIF®, CRPS®
Managing Director, Sheridan Road Financial, LLC
“In the 23 years I’ve been in the investment business, I have not attended an investor program as well-run or informative as the Make A Difference – Wisconsin Investment Conference. In addition to hearing nationally acclaimed money managers share their wisdom, I come away with new ideas and develop new friendships. I have sponsored a table in the past and find this a great way to entertain clients and reward my best employees. The best part is that it is all for a great cause. I highly recommend getting to know this organization by attending the conference and exploring volunteer opportunities.”

Michael J. Kelly
Director and Branch Manager
UBS Financial Services, Inc.
Participating Schools

**MPS AND AFFILIATED SCHOOLS**

- Advanced Language & Academic Studies
- Alliance (charter)
- Assata Alternative High School
- Audubon High School
- Banner Prep School
- Bay View High School
- Bradley Tech
- Carmen H.S. (Choice School)
- Centro Hispano H.S.
- Community High School
- Grandview H.S. (Seeds of Health)
- Hamilton High School
- Hmong American Peace Academy
- Lad Lake (Synergy North)
- Milwaukee Community Cyber (charter)
- Milwaukee Excel Academy
- Milwaukee School of Entrepreneurship
- Milwaukee School of the Arts
- New School for Community Service
- North Division High School
- Northwest Secondary School
- NOVA (choice)
- Professional Learning Institute (charter)
- Project STAY
- Pulaski High School
- Riverside University High School
- Ronald Reagan
- Rufus King High School
- South Division
- Transformation High School
- Transition High School
- Vincent High School
- Washington High School of Information Technology
- Wings Academy (charter)
- Wisconsin Career Academy (charter)
- WI Conservatory of Lifelong Learning

**MILWAUKEE CHOICE OR CHARTER SCHOOLS**

- Destiny High School
- Messmer High School
- Pius XI High School
- St. Joan Antida High School
- Tenor High School (Seeds of Health)
- Thomas More High School
- Travis Tech High School
- Wisconsin Institute of Torah Studies

**SUBURBAN SCHOOLS**

- Badger High School, Lake Geneva
- Brown Deer High School
- Burlington High School
- Connects Learning Center, South Milwaukee
- Cudahy High School
- Dottke (West Allis alternative)
- Franklin High School
- Indian Trail High School, Kenosha
- J.I. Case High School, Racine
- Kettle Moraine High School
- Muskego High School
- New Horizons (Shorewood alternative)
- Pewaukee High School
- Second Chance, Waukesha
- Shorewood High School
- Susquehanna High School
- Tremper High School, Kenosha
- University School
- Waterford Union High School
- Waukesha South High School
- West Allis/West Milw School Age Parents

**OUT OF AREA SCHOOLS**

- Kornerstone Academy, Kimberly
- John Dewey Academy of Learning, Green Bay
2011/2012 MAJOR INDIVIDUAL CONTRIBUTORS

Anonymous
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Wayne Breitbarth
Robert Bukowski
Brenda & Todd Campbell
Mary Campbell Brown
Marina Carlson
James Chano
Eric Christophersen
Michael Covy
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Les Weil
Kathy Weinberg-Kinsey
Aimee Wight
Ruby L. Wiley
Mark Witt
Gary Yong
Sandy Wysocki
Kathie Yaeger
Mark Ziehr
Leadership

“| I thought it was a great, insightful course and it was fun and interactive.”
Sarah Muskego High School

“I know now not to go to check cashing and start going to banks.”
Anthony Vincent High School

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Nicole Sippy
Development Manager
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### Financials

#### 2011/2012 Sources of Funding

<table>
<thead>
<tr>
<th>Source</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>In Kind</td>
<td>13%</td>
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<tr>
<td>Foundation</td>
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<tr>
<td>Corporate</td>
<td>25%</td>
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<tr>
<td>Event</td>
<td>21%</td>
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<tr>
<td>Individual</td>
<td>21%</td>
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</table>

#### Assets 2011/2012

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<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
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<tr>
<td>Cash</td>
<td>$170,722</td>
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<tr>
<td>Accounts receivable</td>
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<tr>
<td>Pledges receivable</td>
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<tr>
<td>Fixed assets</td>
<td>46,952</td>
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<tr>
<td>Less depreciation</td>
<td>(30,915)</td>
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<tr>
<td>Total Assets</td>
<td>$187,009</td>
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#### Liabilities and Net Assets

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<th>Amount</th>
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<td>Liabilities</td>
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<tr>
<td>Unrestricted net assets</td>
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<tr>
<td>Total Liabilities &amp; Net Assets</td>
<td>$187,009</td>
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#### Gross Revenue

<table>
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<th>Source</th>
<th>Amount</th>
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</thead>
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<tr>
<td>Corporate contributions</td>
<td>$84,200</td>
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<tr>
<td>Foundation contributions</td>
<td>51,200</td>
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<tr>
<td>Individual donations</td>
<td>69,177</td>
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<tr>
<td>Special events</td>
<td>106,303</td>
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<tr>
<td>In-kind contributions</td>
<td></td>
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<tr>
<td>Special events</td>
<td>9,244</td>
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<tr>
<td>Other</td>
<td>35,189</td>
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<tr>
<td>Interest income</td>
<td>55</td>
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<td>Total Revenue</td>
<td>$355,368</td>
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#### Expenses

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<tr>
<td>Program Services</td>
<td>$243,159</td>
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<tr>
<td>Administration</td>
<td>46,686</td>
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<tr>
<td>Development</td>
<td>54,800</td>
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<td>Total Expenses</td>
<td>$344,645</td>
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#### Change in Net Assets

<table>
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<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change in Net Assets</td>
<td>$10,723</td>
</tr>
<tr>
<td>Net assets at Beginning of Year</td>
<td>175,977</td>
</tr>
<tr>
<td>Net Assets at End of Year</td>
<td>$186,700</td>
</tr>
</tbody>
</table>

---

The whole course is beyond helpful, it helped me realize and understand lots of things about being on the right track to being debt free and having a good credit score.

Adam
Case High School

I liked the examples and real-life stories because I could relate to them.

Alex
Franklin High School

I learned that what I do now with money and credit will follow me for the rest of my life.

Jake
Pewaukee High School

---
“The Make A Difference - Wisconsin program should be mandatory for all high school students. It taught me how to manage and save money. It gave me a sense of a superiority, in a way, because I learned some things that even my parents weren’t taught. I’m applying what I learned to my daily life and I will tell my future children about this. I even told my mom and dad about this program. It feels great being able to teach people who’ve been teaching me all my life!”

Anthony, Community High School

Contact

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Wisconsin
Money Smart. Life Smart.

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