



**Make A Difference**  
*Wisconsin*  
Money Smart. Life Smart.

Money smart.

Life smart.



2011-2012 ANNUAL REPORT



# 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

	2006/2007	2007/2008	2008/2009	2009/2010	2010/2011	2011/2012
Volunteers (cumulative)	242	421	555	650	785	981
Seminars delivered	300	454	437	511	514	511
Participating schools	31	50	57	67	64	65
Students reached	2,202	4,435	4,259	5,104	5,322	5422

Six year combined total:

2,727 seminars delivered and 26,744 students reached

**"I talked to my parents and showed them the handouts."**

*Alexandra  
Ronald Reagan High School*

**"Many people make mistakes in life and there is no rewind button, but in this class you see how it really is."**

*Laura  
Tremper High School*

**"I know how to handle my money now. At first I was afraid of being an adult."**

*Sierra  
Tenor High School*

**"This is greatly helpful to students our age."**

*Jack  
Shorewood High School*

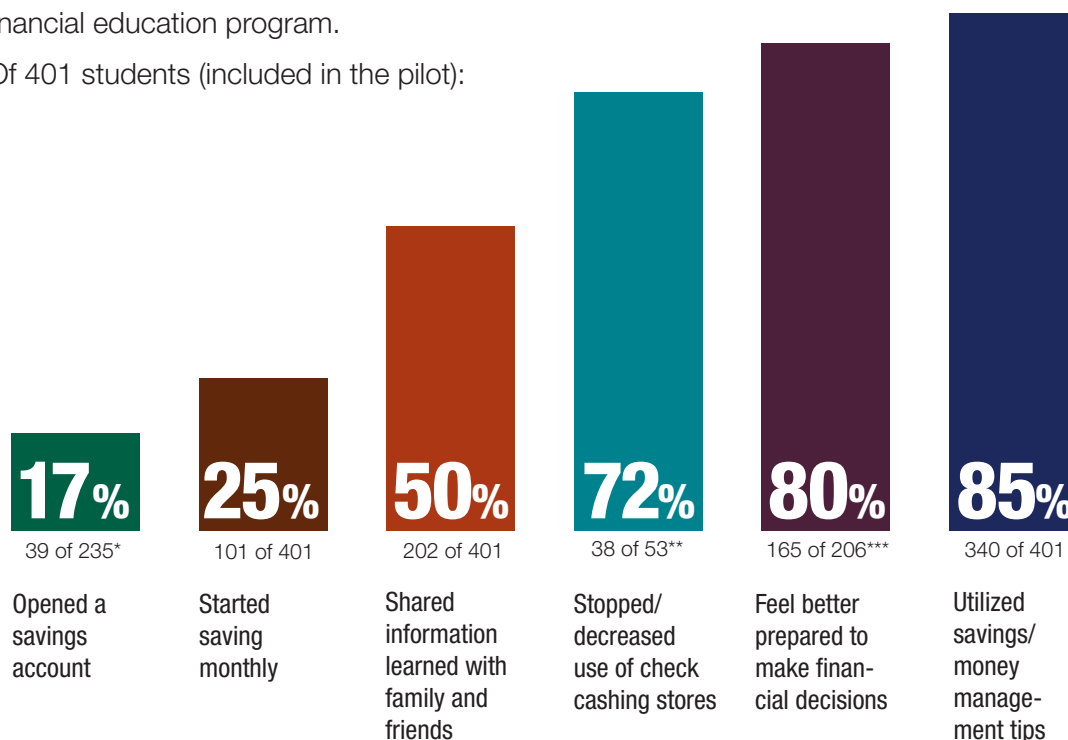
**"I recommend others take this course because I thought I knew everything, but learned more about banking."**

*Elijah  
Rufus King High School*

## 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.

Of 401 students (included in the pilot):



\* 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)





# Volunteers

**"...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*



Suzanne Abler, Marquette University  
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Yusuf Ashram, UW Milwaukee  
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Michael Ball  
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Christopher Letang, Kohl's Dept. Stores  
Stacy Leuty

## 2012 Lloyd Levin Difference Maker Congratulations to Karyn Conklin



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Daniel Lloyd, Catholic Financial Life  
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Daniel Madigan, Northwestern Mutual  
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Gino Rinaldi  
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Gary Sams, Associated Bank  
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Sharon Schmid, Robert W. Baird  
Hilary Schroeder, WaterStone Bank  
Courtney Schultz, Hostak Henzl & Bichler

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."

Kimberly Scott  
Mike Seifert, Fiserv  
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# 4th Annual Investment

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,



Jim Chanos and Joe Schlidt

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



Tom Ognar, Wells Capital Management



# Conference a BIG success!



*Jim Neubauer, BMO Retirement Services and Make A Difference Volunteer*

*"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.

## 2012 INVESTMENT CONFERENCE SPONSORS

Speakers:	James S. Chanos, Kynikos Associates Joseph A. Frohna, 1492 Capital Management Richard Imperiale, Uniplan Thomas C. Ognar, Wells Capital Management
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Networking:	Godfrey & Kahn, s.c.
Supporting:	Marquette University College of Business Admin.
Program:	Alpha Investment Consulting Group American Family Insurance CFA Society of Madison CFA Society of Milwaukee Fiduciary Management, Inc. Guaranty Bank Heartland Advisors MGIC US Bank
Creative:	en mode Design PSAV
Table:	Associated Bank Broadview Advisors Cedar Creek Securities Cortina Asset Management Fidelity Investments Geneva Capital Management Northwestern Mutual Northwestern Mutual Wealth Management Robert W. Baird & Co. UBS Financial Services





# Participating Schools

**“More high school students should take this class!”**

*Devon  
Banner Prep High School*

**“It helped me realize I need to budget my money better by not buying the most expensive stuff.”**

*Sommer  
Milwaukee High School of the Arts*

**“All the info about banking was helpful. Now that I know, I’m going to get an account.”**

*Pablo  
Pius XI High School*

## **MPS AND AFFILIATED SCHOOLS**

Advanced Language & Academic Studies  
Alliance (charter)  
Assata Alternative High School  
Audubon High School  
Banner Preparatory  
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  
Sussex Hamilton High School  
Temper 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





# Contributors



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**"Honestly, I think the most important part of this course was learning that it's not about how much you make, but how much you save."**

*Ariana  
Ronald Reagan High School*

**"I would recommend this course to everyone, it's very helpful. The instructor was great. He kept me interested and told funny stories."**

*Samantha  
Tenor High School*

**"Now, before going and spending my cash, I will think about what I am spending."**

*Brandon  
Pius XI High School*



# 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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Brenda Campbell

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Volunteer & Administrative Coordinator  
kathy@makeadifferencewisconsin.org

### Nicole Sippy

Development Manager  
nicole@makeadifferencewisconsin.org

# Financials



<b>Assets</b>	<b>2011/2012</b>
Cash	\$170,722
Accounts receivable	-
Pledges receivable	250
Fixed assets	46,952
Less depreciation	(30,915)
<b>Total Assets</b>	<b>\$187,009</b>

<b>Liabilities and Net Assets</b>	
Liabilities	\$309
Unrestricted net assets	186,700
<b>Total Liabilities &amp; Net Assets</b>	<b>\$187,009</b>

<b>Gross Revenue</b>	
Corporate contributions	\$84,200
Foundation contributions	51,200
Individual donations	69,177
Special events	106,303
In-kind contributions	
Special events	9,244
Other	35,189
Interest income	55
<b>Revenue</b>	<b>\$355,368</b>

<b>Expenses</b>	
Program Services	\$243,159
Administration	46,686
Development	54,800
<b>Total Expenses</b>	<b>\$344,645</b>

Change in Net Assets	\$10,723
Net assets at Beginning of Year	175,977
<b>Net Assets at End of Year</b>	<b>\$186,700</b>



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*

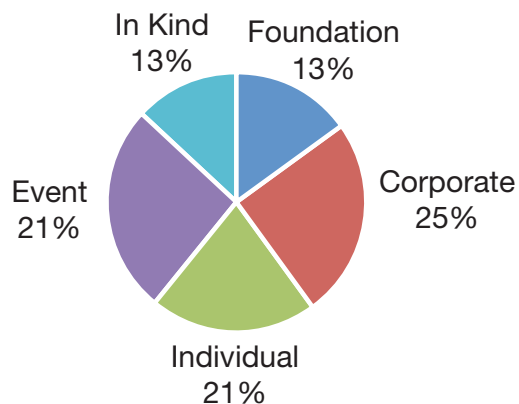
I liked the examples and real-life stories because I could relate to them.

*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*

## 2011/2012 Sources of Funding







“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

[www.Makeadifferencewisconsin.org](http://www.Makeadifferencewisconsin.org)  
414.273.8101



**Make A Difference**  
*Wisconsin*

*Money Smart. Life Smart.*

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