Dear Friend,

We are excited to share the 2012/2013 Annual Report, highlighting some of the outstanding outcomes and accomplishments achieved at Make A Difference – Wisconsin.

The past year proved to be an incredible success in many ways... hundreds of wonderful volunteers helped us reach a new milestone - more than 6,000 high school students in 70 high schools! These schools now include several communities in Southeastern Wisconsin, as well as communities in the Fox Valley and Green Bay areas.

The 2012/2013 Annual Report is a testament to the philanthropic support and the many partnerships that 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.

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.

We thank you for your continued support, and we invite you to visit a classroom to see our work in action.

Warm regards,

Robert Bukowski
Board President
2012-2013

Brenda Campbell
Executive Director
**Quantitative Outcomes**

<table>
<thead>
<tr>
<th></th>
<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>
<td>1,100</td>
</tr>
<tr>
<td>Seminars delivered</td>
<td>300</td>
<td>454</td>
<td>437</td>
<td>511</td>
<td>514</td>
<td>511</td>
<td>615</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>
<td>70</td>
</tr>
<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>
<td>6,198</td>
</tr>
</tbody>
</table>

Seven-year combined total:
3,342 seminars delivered and 32,942 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.

Of 519 students (included in the pilot):

- **17%** Opened a savings account *
- **22%** Started saving monthly
- **42%** Shared information learned with family and friends
- **75%** Stopped or decreased use of check cashing stores**
- **75%** Feel better prepared to make financial decisions***
- **79%** Utilized savings/ money management tips

*Of the 284 students reporting no savings account prior to the start of the program
**Of the 63 students reported use of check cashing stores prior to the start of the program
***Question added in year three of the pilot (2010/2011)
Chad Afdahl, Robert W. Baird
Kelsey Alexander, WaterStone Bank
Harvey Alligood
Joel Anthony, Associated Bank
Michael Archimede
Laura Barry, Baker Tilly Capital, LLC
Marta Bartolacci, US Bank
Ron Bartos, A.O. Smith Corp.
Annette Bass-Lewis, City of Milwaukee
Lydia Beasley, Brown-Beasley Accounting, LLC
Jeremy Behrens, US Bank
Thomas Benson, Primerica Financial Services
Michael Benton, Anderson Tackman & Co.
Frank Berger, First Weber
Daniel Berzsenyi, Wisconsin Mortgage Corporation, Shorewest
Nicole Best, Heartland Advisors, Inc.
Kweku Biney-Assan, Rockwell Automation
Marcus Bourdo, Guaranty Bank
Belinda Bradley, Milwaukee Fire Dept.
Portia Brazil, US Bank
Barb Brennan, Associated Bank
Jeffry Brigan, Legacy Capital Partners, Inc.
Talonda Brown,
Rebecca Bruhnich, WaterStone Bank
Linda Buczynski, US Bank
Bryan Buford, US Bank
Maria Burton, Harley-Davidson Motor Co.
Kathy Butch, Milwaukee Athletic Club
Marina Carlson
John Carlton
Yolanda Carmona, Robert W. Baird
Brynn Cepura, WaterStone Bank
Jamie Charon
Jonathan Cohn, Greenfield Fire Dept.
Paul Coldagelli, Landaas & Co.
Marc Colletti, Associated Bank
Stephen Comerford
Karyn Conklin, Associated Bank
Michael Conmey, Northwestern Mutual
Anthony Corona, Transamerica Financial Advisors, Inc.
William Craig, Craig Realty, Inc.
Keisha Crum, Johnson Bank
Tabatha De Leon, US Bank
Mike Dolan, First Weber
Ellen Drought, Godfrey & Kahn, S.C.
Sandra Dunst, MGIC
Linda Edmondson, Connected Communications
John Egan
Benjamin Engel, J.F. Cook Co.
Pam Evasion, Windermere Wealth Advisors, LLC
Janet Ferriol, Northwestern Mutual
Bernie Fiedler, Waukesha State Bank
Jon FioRito, AXA Equitable
James Fitzpatrick, Wells Capital Management
Brian Fleming
James Fleming, Northwestern Mutual
Rick Fong, Primerica Financial Services
Stephanie Fong, Primerica Financial Services
LeAnne Foster, AXA Advisors
Eric Fought, US Bank
Michael Franks, Front Porch Financial Management, LLC
Joanne Freitag
David Frieder, US Bank
Jessica Fuchs, Prime Financial Credit Union
Nicole Furru-Mike, PyraMax Bank
Elaine Garrett
Glenn Gebauer Jr, Associated Bank
Beth Giese, MGIC
Carl Goetz
Michelle Goetzke, Associated Bank
Abe Goldberg, Wells Fargo
Bret Goodman, Bret Goodman Marketing
Curtis Grace, New England Financial
Veron Gray, The Equitable Bank
Diane Green
Tom Greenwaldt, Greenwaldt Building Inspection
Raul Gutierrez, US Bank
William Haase
Robert Haddock
Armen Hadjinian, MATC/The Armen Group
VOLUNTEERS

CONGRATULATIONS TO TOM PARKS,
2013 DIFFERENCE MAKER!

Tom Parks is a seasoned volunteer who has delivered programming in eight different schools over the course of the last four years. Additionally, he has gone above and beyond by presenting at several volunteer training events and serving on the Make A Difference – Wisconsin Education Committee. As a retirement planning professional, Tom says he often sees the impact of poor financial skills when working with clients, and he hopes to prevent teens from making the same mistakes.

"I tell the kids that I help my clients with these issues every day. It's so easy to get in trouble, but it's a lot harder to get out," Tom said. "My goal is for the students to learn now, however that manifests. Whether it's saving, investing, identity protection, or credit, if they come away with something that they can use, I feel like a success."

Brenda Campbell, executive director of Make A Difference – Wisconsin said, "We're extremely honored to have Tom Parks involved! Tom brings a ton of enthusiasm, his wonderful sense of humor, and his financial expertise to his dynamic presentations in the classroom. Tom consistently earns the highest ratings from students and classroom teachers, and it's clear that Tom truly cares about our youth and our community."
“I loved seeing light bulbs go off in some of the students as we were talking about how credit works.”

–Amber Krueger, US Bank

Kenya Hagans, Wells Fargo
Julie Hanrahan, US Bank
Ryan Hanson, MGIC
Edward Harness, Harness Law Offices, LLC
Laura Hawkins, Godfrey & Kahn, S.C.
Douglas Heding, US Bank
Jim Heinzelman
Robert Herget, Morgan Stanley
Michael Hill
Jayne Hladio, US Bank
Michael Holloway, Homebuyer Associates
Tim Hosch, Aids Resource Center
William Hotz
Christine Howard, Ogden Realty
Cynthia Hughes, CCST.Envisions
Cecil Jackson, We Energies
Bill James, Guaranty Bank
LaToscia James, Trek Bicycle Corporation
Lee Johnson, Coldwell Banker
Valerie Johnson, Kolb + Co.
Barbara Jones, PNC Bank
Christopher Jones
Meldon Jones
Tony Jones, Alpha Investment Consulting Group
Peggy Just, Primerica Financial Services
Russell Kafka
Joe Kasle, Robertson Ryan and Associates
Keith Keller, Keller LLC
Mike Kelly, UBS Financial Services Inc.
Doran Kemp II, Milwaukee Fire Department
Abd Khatib
John Kielich, AXA Advisors
Tremayne Kimbrough, FIS Global
Molly King, City of Milwaukee
Christine King, Ameriprise Financial Services
Brenda Koehler, TEKSystems
Michael Koerner, Annex Wealth Management
Gary Kohlenberg, Kohlenberg Consulting LLC
Jeanne Kolimaga, Heartland Advisors, Inc.
William Korducki, We Energies
Janet Kratz, Janco Investment Counsel, LLC
Michele Krause, First Weber
Lindsey Kreske, Ameriprise Financial Services
Amber Krueger, US Bank
Laura Kruschka, Shorewest Realtors
Richard Kula, Affac
Irina Kwiatkowska, Associated Bank
Shirley Lallensack
Anthony Lampasona, Landmark Healthcare Facilities
Adam Landsverk, BMO
David Lawrence, City of Milwaukee
Michael Ledzian, First Weber
Joyce Lee, Guaranty Bank
Stacy Leuty, Nikken
Lloyd Levin
Joanna Linsley, Robert W. Baird
Sherri Luckett, Kohl’s Dept. Store
Marina Mallier
Erin McCarthy, WaterStone Bank
Anita McClain, MGIC
John McDonald, Godfrey & Kahn, S.C.
Barbara McNulty, Houses to Homes Real Estate
Brian Meier, US Bank
Dale Metz, Realty Executives Integrity
Edward Miller, FOCUS Credit Union
Renee Mondano, THE National Bank
Jerry Murphy, MGIC
Michael Murray, Robert W. Baird
Renee Mysliwy, Guaranty Bank
James Neubauer, BMO
Rebecca Neumann, UWM
Sherman On, New England Financial
Carisa Oppermann, Robert W. Baird
Troy Owen, Global View Capital Advisors
Thomas Parks, M4 Financial Partners
Tristaca Patrick, Alternatives in Psychological Consultation, S. C.
Candace Pautz, Associated Bank
Jon Peccarelli, We Energies
Susan Peterson
William Priewe, Geneva Capital Management Ltd.
Devettuette Prince, Milwaukee Police Dept.
Jo Quaden, WaterStone Bank
Carl Quindel, ACTS CDC
Dushy Rajendra
Timothy Riemer, MGIC
Gino Rinaldi
Eva Roberson, We Energies
Nicholas Robinson, PNC Bank
Kristen Roche, Mount Mary College
Tracey Rodgers, We Energies
Brian Roiell, Roell Capital Management
Janel Rortvedt, Ridgstone Bank
Matthew Rose, Alpha Investment Consulting Group
Danielle Sayegh, Crowe Horwath LLP
Elizabeth Schanz, ManpowerGroup
Joseph Schildt, Godfrey & Kahn, S.C.
Paul Schmerse, Associated Bank
Sharon Schmid, Robert W. Baird & Co.
Cheryl Schroeder, Gianelli’s Pizza & Chicken Man
Hillary Schroeder, Fiserv
Lisa Schuldt, Bank Mutual

Kimberly Scott
Bill Sinsky, Robert W. Baird
Huron Smith, Smith Realty
Antresia Smith, Stowell Associates
Jo Anne Stark, T-Accountants
Natasha Steenbergen, P&H Mining Equipment
Carl Stelinger
Joyce Stoner, A.O. Smith Corp.
Ted Stuckslager, Robert W. Baird
Ryan Switon, Axia Equitable
Kamal Taylor, Mortgagebot
Stefanie Theuer, BMO
Monica Thompson, ALM Realty-Milwaukee, LLC
Daniel Trost, Ridgstone Bank
Ernie Troutman
Patti Ulwelling, MGIC
Juliet Urso, Reilly, Penner & Benton, LLP
Marc Van Bel, BMO
Matthew Vander, Francis Investment Counsel
Randall Vodnik, Burlington Healthcare Providers
Scott Vuchetich, Belle Camp Associates
Sara Walker, Associated Bank
Wendy Wallace, Merrill Lynch
Stephanie Warren, Robert W. Baird
Cindy Wavrunek, Associated Bank
Britt Wegner, Milwaukee Bar Association
Lindsay Whaley, Northwestern Mutual
Mary Wicznynski, Northwestern Mutual
Nicole Willette, Franklin Energy
Lorraine Williams, US Bank
Ruth Williams
Richard Wusterbarth
Alice Wyckendt, Robert W. Baird
Paul Zandt, Cleary Gull Advisors Inc
Ryan Zutter, Robert W. Baird
5th Annual Investment Conference Tops Attendance Record

The sold-out audience at this annual fund-raising event for Make A Difference – Wisconsin was again intent on learning the top picks and market perspectives of the four local and national fund managers who took the podium at this year’s conference. BMO Financial Group was the Premier Sponsor of the May 8th event, which attracted an audience of more than 450 business and investment professionals.

Keynote speaker Rick Rieder, a prominent member of New York City’s investment management community, impressed those assembled with an insightful analysis of current market conditions and historical trends. As chief investment officer of Fundamental Fixed Income and co-head of Fixed Income Americas for BlackRock, Rieder delivered riveting information on the energy, labor, and housing markets and shared a global perspective on the domestic market, expounding on the effects of Eurozone currency weakness and the correlation between Japanese growth and domestic liquidity.

BlackRock, which has been called “…one of, if not the, most influential financial institutions in the world,” is the world’s largest asset manager with $3.792 trillion under management as of December 31, 2012.

Dafydd Lewis, frontier markets investment analyst at Lloyd George Management (a part of BMO Global Asset Management), made a compelling case for trading in ‘frontier markets’ such as Central Africa and Southeast Asia; Charles “Chip” Paquelet, founder of Skylands Capital, shared his substantiation for railway investments; and Haruki Toyama, co-founder and president of Marcus Asset Management, shared his perspectives on a unique investment opportunity in geophysical imaging and research.

The afternoon concluded with a networking reception hosted by Godfrey & Kahn.
“I attend every year because there’s no other event that offers so much value while supporting a very important cause.”

Bill Nasgovitz, Chairman, CIO and Portfolio Manager Heartland Advisors, Inc.
OUR GENEROUS 2012/2013 CONTRIBUTORS

2012/2013 FOUNDATION AND CORPORATE CONTRIBUTORS

Albert J. & Flora H. Ellinger Foundation
Alpha Investment Consulting Group
Anon Charitable Trust
Associated Bank
Bonded Transportation Solutions
By Dezine
Deluxe Corporation Foundation
Dorothy Inbusch Foundation
Evan & Marion Helfaer Foundation
Francis Investment Counsel
General Federation of Women's Clubs
Godfrey & Kahn, s.c.
Golden Angel Investors
Green Bay Packers Foundation
Greentown Capital Guaranty Bank
Heartland Advisors
Heck Capital Advisors
Herbert Kohl Charities
JF Cook Co.
Krause Family Foundation
MillerCoors
Nicholas Family Foundation
Plum Moving Media
Pyramax Bank
Racine Community Foundation
Ralph Evinrude Foundation
RBC Foundation
Robbins & Lloyd Career Training Institute
Runzheimer Foundation
Sattell, Johnson, Appel & Co.
Seaway Bank and Trust
Sentry Equipment Corp.
Service Club of Milwaukee
St. Camillus Printing
St. Francis Bank Foundation
State Farm Insurance Companies
Stella H. Jones Foundation
Tate Family Foundation
The Catholic Faith Community of St. William
The Catholic Community Foundation
State Farm
US Bank
WaterStone Bank
Wells Fargo Bank
Western States Envelope & Label
Wisconsin Energy Foundation
Windermere Wealth Advisors, LLC
Zilber Property Group

2012/2013 MAJOR INDIVIDUAL CONTRIBUTORS

Matthew Adey
Anonymous
Eric Arvold
Nicole Best
Bert Bilsky
Wayne Breitbarth
Jeffrey Bryden
Robert Bukowski
Brenda & Todd Campbell
Mary Campbell Brown
Marina Carlson
Eric Christophersen
Curt Culver
Linda Edmondson
Mark Filla
Lyle Fitterer
Michael Franks & Julie Wojcik
David Frieder
Murray Friedman
Allison Heaney
William Hotz
Jim Karkazis
Mitchell Little
Margaret MacLeod
Brahm & John W. Brahman
Gerald Mainman
J. Michael McBride
John McDonald
George Mosher
Ann Miller
Bill & Marian Nagsovitz
James & Elizabeth Neubauer
Michelle Picard
Scott Priebe
William & Linda Priebe
Rick Rieder

2012/2013 SUPPORTING CONTRIBUTORS

Joseph Schidt
Michael Schellie
Howard Schnoll
Susan Lubar Solvang & Oyvind Solvang
Barbara Stein
Douglas & Susan Stover
Dennis Skrypchak
Daniel Tranchita
Dean Urbanski
Mr. & Mrs. Richard L. Weiss
Donald Wilson
Andrew & Carlene Ziegler
Herbert Zien & Liz Levins

2012/2013 INDIVIDUAL CONTRIBUTORS

Brett Engelking
Richard Entenmann
Michael Erwin
Jeff Feder
Rick & Stephanie Fong
Bill & Anne Frazier
Joseph Frederick
Robert & Susan Friebert
Michael Friedman
Janet Garcia
Michael Gauger
Carol Gehl
Joe Gehrkke
Dan Geiger
Frank Gimbel
Bret Goodman
Debra Grossman
Michael Green
Jake Gustafson
William F. Haas
Bob Haddock
Kenya Hagans
Barbara Herbst
Jason Herried
Michael Hodan
Jason Holton
Tim Hosch
Ronald Jacobs
Mike Jagodinski
Nina Johnson
Stephen Jones
Vicki Kalman
Vicki Kalnins
Lynnea Katz-Petted
Henry Kerns
Molly King
Dennis Korjeneck
Janet Conroy Kratz
Mark Kultgen
Kersten Larson
Richard & Tricia Larson
Marice Leo
Kristi Leswing
Lloyd & Sheri Levin
Gerald Levy
Bonnie Lilley
Kristin Lindblom
Jody Kaufman
Loewenstein
John & Cheryl Lubotsky
Jason Martone
Nicholas Marzinski
Frank Maurer
Mary Mayka
James Miller
Thomas Miller

-7-
PARTICIPATING SCHOOLS

MPS AND AFFILIATED SCHOOLS
Alliance
Assata Alternative H.S.
Audubon H.S.
Banner Prepatory
Bay View H.S.
Bradley Tech H.S.
Carmen H.S.
Centro Hispano H.S.
Community H.S.
El Puente H.S.
Grandview H.S.
Hamilton H.S.
International Peace Academy H.S.
James Groppi H.S.
Lad Lake Synergy
Madison H.S.
Milwaukee Community Cyber
Milwaukee Excel Academy
Milwaukee School of Entrepreneurship
Milwaukee School of the Arts
New School for Community Service
North Division H.S.
NOVA
Project STAY
Pulaski H.S.
Riverside University H.S.
Ronald Reagan H.S.
Rufus King H.S.
South Division H.S.
Transformation H.S.
Transition H.S.
Vincent H.S.
Washington H.S. of Info Tech

SUBURBAN SCHOOLS
Badger H.S., Lake Geneva
Brown Deer H.S.
Burlington H.S.
Central H.S., Westosha
Connects Learning Center
Cudahy H.S.
Franklin H.S.
GPS Education Partners
Harvey Philip, Waukesha
Horlick H.S., Racine
Indian Trail H.S., Kenosha
James E. Dottke, West Allis
J.I. Case H.S., Racine
Kettle Moraine H.S.
Muskego H.S.
New Horizons, Shorewood
Pewaukee H.S.
Shared Journeys, West Allis-West Milw
Shorewood H.S.
Sussex Hamilton H.S.
Tremper H.S., Kenosha
Union Grove H.S.
University School
Waterford Union H.S.
Waukesha South H.S.
Waukesha West H.S.

OUT OF AREA SCHOOLS
Kornerstone Academy, Kimberly
John Dewey Academy, Green Bay
Denmark Community School

“I would recommend this course to others because it teaches you great ways to save your money and how to make smart choices.”
–Sara, Indian Trail High School

MILWAUKEE CHOICE OR CHARTER SCHOOLS
CEO Leadership Academy
Destiny H.S.
Pius XI H.S.
St. Joan Antida H.S.
Tenor H.S.
Thomas More H.S.
Travis Tech H.S.
2012-2013 Board of Directors

President:
Robert Bukowski
Alpha Investment Consulting Group

Vice President:
John McDonald
Godfrey & Kahn, s.c.

Secretary:
Daniel Tranchita
Robert W. Baird. & Co.

Treasurer:
Wayne Brietbarth
Power Formula LLC

Nicole Best
Heartland Advisors

Margaret MacLeod
Brahm
MMBrahm Consulting Services

Yvonne Brodsky
Froedtert Health

Linda Edmondson
Connected Communications

Benjamin Engel
J.F. Cook Co.

Susan Friebert
Education Consultant

David Frieder
US Bank

Murray Friedman
Associated Bank

William Hotz
Retired Attorney

Nina V.A. Johnson
Guaranty Bank

Lloyd Levin
American Fidelity Mortgage Services

David Polk
City of Milwaukee

Joseph Schlidt
Godfrey & Kahn, s.c.

Dean Urbanski
BMO Harris Financial Advisors

Advisory Council

William Andrekopoulos
Bert Bilsky
Eric Christophersen
Curt Culver
Anne Curley
Eddie Doucette
Michael Falbo
Jeff Fleming
Franklyn Gimbel
Gerald Levy
David Mancl
Marc Marotta
Meridee Maynard
Ann Miletta
William Nasgovitz
Mark Sabljak
Mark Sain
Linda Salchenberger
Michael Sattell
Howard Schnoll
Daniel Steininger
Gregory Thornton
Les Weil

STAFF

Brenda Campbell
Executive Director
brenda@makeadifferencewisconsin.org

Desiree Cocroft
Program Manager
desiree@makeadifferencewisconsin.org

Kathy Weinberg-Kinsey
Volunteer & Administrative Coordinator
kathy@makeadifferencewisconsin.org

Amber Flanagan
Development Director
amber@makeadifferencewisconsin.org

Lisa Jensen
Development Coordinator
lisa@makeadifferencewisconsin.org

Sunny Seto
Program Coordinator & Public Ally
sunny@makeadifferencewisconsin.org
FINANCIALS

Assets 2012/2013
Cash $288,496
Accounts receivable 1,236
Pledges receivable 25,000
Prepaid expenses 1,000
Fixed assets 46,223
Less depreciation (40,881)
Total Assets $321,074

Liabilities and Net Assets
Liabilities $1,002
Unrestricted net assets 320,072
Total Liabilities & Net Assets $321,074

Gross Revenue
Corporate contributions $74,310
Foundation contributions 50,200
Individual donations 173,903
Special events 161,550
In-kind contributions
    Special events 10,229
    Other 30,807
Interest income 602
Revenue $501,601

Expenses
Program Services $252,638
Administration 39,567
Development 76,024
Total Expenses $368,229

Change in Net Assets $133,372
Net assets at Beginning of Year 186,700
Net Assets at End of Year $320,072

*Make A Difference - Wisconsin is not a recipient of United Way or government funding.
“I learned the drawbacks of certain actions, how to be responsible with my money, and how to avoid bad credit.”

–Brian, Shorewood