“I didn’t think I was one to save, but Moneythink showed me how.”

- Jasmine Stuckey, Moneythink Student
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2013-2014

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THERE’S nothing more humbling than speaking to a group of students as they’re falling asleep from boredom. When we started Moneythink five and a half years ago as a group of college volunteers at the University of Chicago, we took the safe road. Drawing from the best practices in financial education, we directly lectured students on stocks, credit, bonds, and retirement. It didn’t work.

It didn’t take long before we realized these “best practices” weren’t effective for our low-income high school students. Maybe these practices were considered “best” simply because no other alternative had challenged the existing system.

**After a few lessons, we started to ask ourselves:**

“How can we make this more engaging?”

“What—and HOW—would we have wanted to learn when we were in high school?”

**We asked our students:**

“What do you care about?”

“How do you think about money?”

“What are your biggest goals and greatest concerns?”

Armed with those answers, we personalized the program and brought it down to earth.

A similar age created a common ground of shared interests between Moneythink mentors and students. We followed the same musical trends, sports games, and celebrity gossip. We had many similar concerns, from paying for prom to getting a new pair of cool sneakers, from getting a job to paying for college. We connected on a human level, aligning on goals and vision with our students, leading with inquiry and open mindedness, and it worked: financial knowledge doubled between our pre- and post-tests. One student approached us to share his belief that **“Moneythink is my way out.”**

By flipping the boring traditional lecture model of financial education on its head, we’d challenged our own program and begun to see early signs of powerful student impact. Our efforts to move beyond traditional financial education—to more exciting lesson content and personalized mentoring—were producing results. Students were coming to school excited each week for Moneythink and going home after lessons to share what they learned with their families.
Demand from teachers, students, and college mentors led our small volunteer group to grow into a national movement, and in 2012 with an award from the White House, we took the venture full time. Early grants from generous funders such as Blackstone Charitable Foundation, The John E. and Jeanne T. Hughes Foundation, the Lefkofsky Family Foundation, and the Booth School of Business’ Polsky Center for Entrepreneurship had enabled us to evolve Moneythink from a student project into a national organization: a real nonprofit with a team and a budget! Our small staff hosted Moneythink’s first-ever national institute for mentors across the country and brought the movement together, springing into the 2012-2013 school year.

Soon, however, we were hit with an eye-opening revelation. Although we’d made significant improvements to our program, we—along with the entire financial education industry—had been making a major mistake in our approach. All of our instruction was happening in the classroom, where none of our students’ financial decisions were happening. Our students did not make financial decisions in math or economics class, but rather made them outside the classroom: at the corner store after school and the movie theater on the weekend. If we as an organization wanted to provide education that truly equipped students to navigate the most important financial decisions of their lives, then we had to somehow affect our students’ behavior. The best research-proven way to do that was to get closer to their decision-making moments.

At the same time that we came to this revelation, we also discovered that contrary to popular belief, most of our students owned and used smartphones as their primary means of connectivity, using social media apps and WiFi to connect with their friends and family. What if we could put our program into our students’ pockets? So, we decided to disrupt ourselves once more and pioneer the use of “blended learning” technology tools in youth financial education. In this report, you’ll learn more about MoneythinkMobile’s pilot launch and its implications for changing the way students think about and use money.

Throughout the course of our evolution into a “high-touch, high-tech” non-profit, Moneythink has seen relentless commitment from our 1,000 mentors serving 9,000 students across 26 communities in 10 states. This report catalogs and summarizes the impact of our incredible volunteers on the front lines in our partner classrooms every day, and highlights the incredible partners who have made our work possible, including JPMorgan Chase, Citi, PIMCO, and hundreds of generous individuals.
What gets us up in the morning here at Moneythink is that we’re building next-generation solidarity and a positive financial ripple effect across communities nationwide. When Moneythink hits a classroom, the light bulbs go on: students open their eyes to their immense potential to achieve and finance whatever they set their sights on. They start believing in themselves more and more because they have a near-peer role model meeting with them every week, checking in on their goals and leading them through fun lessons designed to help them to spend mindfully, save, learn to earn, and avoid predatory financial traps as they enter adulthood.

Our work has been noticed. Through these achievements, Moneythink has emerged as a top thought leader in the world of youth financial education, sharing insights as a member of the U.S. President’s Advisory Council on Financial Capability for Young Americans, and earning respect in the technology community with such backers as Google.org and partners as IDEO.org.

The urgency and need for our work is clear, and we can’t stop thinking about how to achieve our mission faster. **18 to 25 year-olds constitute the fastest-growing group of bankruptcy filers in the United States.** Student loan debt exceeds credit card debt for the first time in history at over $1 trillion. And over two million young people enter the real world as adults each year unequipped, untrained, and unprepared to face the most important financial decisions of their lives.

**Our work has only just begun.** The 2013-2014 school year—our second official year as a nonprofit organization—put Moneythink on solid organizational footing and cemented our role in the financial education space as a leading provider of effective and innovative youth services. Now it is time to stand on this solid foundation to continue strengthening the impact of our core mentoring programs and scaling them to key regions; measure the financial impact of our programs and technologies on our students’ lives; and unlock our products to be adopted by other service providers. By 2030, every student in America will enter adulthood equipped with the support, belief, skills, and tools to navigate the financial decisions of adulthood.

Thank you for believing in and supporting our mission.

In service,
Ted Gonder
Co-founder and CEO, Moneythink
“Because of my Moneythink mentor, I can now make decisions as a high schooler that will help me make even better financial decisions later in life.”

- ERIN DOWDY, MONEYTHINK STUDENT, BOSTON, MASSACHUSETTS

“Moneythink’s combination of near-peer mentorship and mobile technology is an absolute win. Their program empowers students to tackle real-world financial challenges by changing mindsets and habits while students are still in high school. Students leave the program confident, articulate, and empowered to take charge of their own financial futures.”

- STEPHEN POTTER, PRESIDENT, ASSET MANAGEMENT, NORTHERN TRUST

“My Moneythink students have shown an interest in goal setting that extends well beyond that of financial goals. They are becoming more accountable in all aspects of life. Each week, I hear more stories about students looking for internships, applying for jobs, and even saving for that perfect pair of winter boots. Whether or not they’re displaying their enthusiasm for social and economic responsibility on a particular day, I am so proud of how far these students have come. They truly care about what they learn in Moneythink, and that is so special to me.”

- COLLEEN HAAADSMA, MONEYTHINK MENTOR, UNIVERSITY OF MISSISSIPPI

“JPMorgan Chase and Moneythink share a commitment to finding creative and effective ways to empower our nation’s youth. Innovative approaches to financial capability, like the Moneythink programs we support, are critical to the personal and financial success of our young people.”

- JANIS BOWDLER, SENIOR PROGRAM DIRECTOR, FINANCIAL CAPABILITY AND COMMUNITY DEVELOPMENT, JPMORGAN CHASE
“The main reason I got involved with Moneythink was because of my family’s focus on personal finances and planning. American ingenuity and small businesses are built on solid understanding of money and finance, which starts with personal finances. I really want to help my generation and those after me return to smart financial practices to rebuild the American economy.”

- CALEB BAGLEY, MONEYTHINK MENTOR, UNIVERSITY OF SOUTH CAROLINA

“Moneythink is composed of the kind of people who simply will not rest until the world is a better place. The opportunity gap is an important problem and Moneythink is already proving to be an effective solution. I’m immensely proud to count them as MassChallenge alumni.”

- JOHN HARTHORNE, FOUNDER AND CEO, MASSCHALLENGE

“Throughout the year, I saw students develop confidence as they learned and practiced the professional and financial skills that will help them make rational decisions in their lives. Moneythink taught me the power of compassion on an individual level, and the power of an organization in influencing measurable, meaningful change.”

- KELLY CARLQUIST, MONEYTHINK MENTOR ALUMNA; ANALYST AT GOLDMAN SACHS; MONEYTHINK YOUNG PROFESSIONALS BOARD MEMBER

“Moneythink has used the human-centered design process to create an innovative mentoring program for financial literacy among low-income high school youth. We’re proud to have helped them complement their high-touch mentoring model with a digital platform with the MoneythinkMobile app. And we’re excited to partner with them as they continue to explore new pathways to financial capability for youth.”

- JOCELYN WYATT, CO-LEAD AND EXECUTIVE DIRECTOR OF IDEO.ORG

“What I have gained from Moneythink is knowing how much of your check to put away in savings, spend on needs, and more.”

- KAYLA HALL, MONEYTHINK STUDENT, OXFORD, MISSISSIPPI
“Moneythink’s commitment to young people is an important one. They play a vital role in helping youth establish a strong financial footing in their journey to lifelong financial health. Moneythink embodies the best of what we know works in using technology and behavioral insights through a curriculum that promotes true financial capability. Ted and his team’s ambitions and accomplishments are truly an inspiration to so many around the country.”

- JENNIFER TESCHER, PRESIDENT AND CEO, CENTER FOR FINANCIAL SERVICES INNOVATION

“As someone who would have been a Moneythink mentee, I find my impact in empowering the next generation of students to own their financial independence. In a world where we’re constantly trying to leave our mark and make an impact, I take pride in knowing that my work as a Moneythink mentor is going to shape the future of this country.”

- SHATIEK GATLIN, MONEYTHINK MENTOR, BABSON COLLEGE

“In this modern age, financial capability—meaning true and sustained empowerment to help secure employment, set and achieve financial goals, and to take meaningful stock of one’s life—is as fundamental as proper nutrition, shelter, and freedom from abuse. Moneythink’s long term goals are as impressive as their immediate and transformational impact on students who now have a greater chance of achieving lifelong success. I am delighted and honored to be part of this talented and committed team and to be associated with this wonderful and inspirational organization.”

- STEPHEN BRIDGES, LVO, HER MAJESTY’S BRITISH CONSUL GENERAL, CONSULATE-GENERAL CHICAGO

“Despite its young age, Moneythink has led massive innovation in the financial education space and proven itself to be a thought leader in the industry. Their efforts to break the outdated mold of financial education and bring a solution to scale have bred incredible results. I love their energy and approach, and continue to be an avid supporter of the program.”

- ARJAN SCHÜTTE, FOUNDER AND MANAGING PARTNER, CORE INNOVATION CAPITAL
We envision a world in which every teenager, regardless of background, enters adulthood equipped with the knowledge, skills, and tools to navigate the financial challenges of the real world, and every sector of society—from high school education to Washington to Wall Street—is led by fiscally and socially responsible leaders.

**CORE MENTORING PROGRAMS**

- Providing yearlong near-peer financial mentoring for teens in need
- Building relationships between young people through weekly small-group meetings
- Creating spaces for honest, genuine conversations about money

**SCALABLE TECHNOLOGIES**

- Designing technology to extend our programs beyond the classroom
- Collecting and analyzing robust data on student behavior to provide new insights on youth financial behavior
- Partnering with other organizations to apply our technology with new demographics in new regions

**INFLUENCE AND CULTURAL CHANGE**

- Serving as a thought leader through speaking at conferences and engaging the media around new approaches to financial education
- Creating educational content and resources to build financial capability in young people
- Engaging celebrities and influencers to stand behind our cause
OUR NEWEST INNOVATIONS

moneythink mobile

This fall, Moneythink launched a cutting-edge native smartphone application called MoneythinkMobile. Designed in conjunction with the world-class design firm IDEO.org and in consultation with the Center for Financial Services Innovation, MoneythinkMobile is an interactive social platform mentors use to issue their mentees challenges that build financial awareness, habits, and skills.

As mentees complete challenges—which include tracking spending, group-auditing purchases, setting savings goals, opening bank accounts, and identifying job opportunities—they earn points and social affirmation in the form of likes and comments from their peers and mentors. Dubbed “The Instagram of Money” by our students, MoneythinkMobile enables our mentors to continue educating and interacting after they leave the classroom, extending lessons from the classroom into the real world. The technology also deepens the relationship between mentors and mentees and helps Moneythink evaluate the efficacy of each lesson through the collection of real-time student data.

Many students reported that the app reminded them to be careful about their spending, saying “the app taught me to be careful about what I buy” and “it showed me how much I saved.”
Starting in fall 2014, Moneythink is rolling with a new, mobile-integrated curriculum, the Financial Capability Curriculum (FCC). The FCC aims to deliver relevant financial education to high school students by combining practical financial and career concepts with a cutting-edge mobile application. Designed to be taught in a mentor-to-student ratio of 5-to-1 or less, the FCC includes twelve millennial-focused lessons, each of which is accompanied by a financial challenge issued through MoneythinkMobile. Each of the twelve challenges is tightly integrated with the session’s lesson, and maps to one of Moneythink’s four impact pillars: spending money mindfully, saving money, using money safely, and making money.

Lessons cover a range of topics, from the basics of using financial products to job search skills.

Mentors will access the curriculum on-the-go and in the classroom via a mobile-ready website, shown to the right.
Moneythink is excited to announce the launch of The Mint, an online training and certification program for new Moneythink mentors. The Mint consists of a blend of instructional videos, readings, and activities focused on cultivating strong mentorship skills, building diversity and cultural awareness, and orienting mentors with the tools and technologies they will need to use as Moneythink mentors. The Mint ensures that every Moneythink student is receiving a world-class experience every time they interact with their mentors.
In the 2013-2014 school year, Moneythink achieved amazing progress with our students:

1,381 students
375 mentors
10 states
32 high schools
68 classrooms
**Student Progress**

- **50% more students** have a budget after the program
- **30% feel prepared to face post-secondary career challenges** after the program
- **30% are actively planning for their financial futures** after the program
- **27% feel prepared to face post-secondary financial challenges** after the program
- **100% more students** have a resume after the program
- **20% gain in student knowledge of financial concepts** after the program

**Mentor and Partner Feedback**

- **80%** of graduating mentors feel more comfortable with their own financial knowledge
- **100%** of partners hope to renew the Moneythink program
Creating meaningful change for our students continues to be a priority for us. With the introduction of our mobile technology, Moneythink has become more data-driven than ever. Through the process of researching, designing, and developing our app and curriculum, we have established four target outcomes for our students:

1. Youth will spend money mindfully.
2. Youth will save money.
3. Youth will use financial products safely.
4. Youth learn to earn money.

Together, these four outcomes reflect Moneythink’s goal to not only change students’ attitudes about money, but also build healthy financial habits.
Alex Olivo + Salvador Velasco

Alexander Olivo is an Economics and Environmental Sciences Double Major and Co-President of the Northwestern University Moneythink chapter, where he has mentored with the organization since its inception in 2012. During the 2013-2014 school year, Alex led a mentoring team at Chicago’s Schurz High School, during which he served as Salvador’s Moneythink mentor.

As a senior at Schurz High School, Salvador Velasco worked with Alex to learn strong personal finance behaviors. Salvador is now a freshman at the University of Illinois at Chicago and a major in Health Information Systems.

“People often think Moneythink students are fortunate to have a Moneythink mentor in their class, but when it comes to Salvador, I was the lucky one. Once Sal saw that Moneythink was committed to him and his peers, he truly took to the program. He began to think about concepts outside of class and encouraged his peers to do the same. He began to wield financial vocabulary and contextual consumer knowledge as opposed to being mystified by it.”

- ALEX OLIVO, MONEYTHINK MENTOR, UNIVERSITY OF CHICAGO
“When I first started Moneythink I was a bit hesitant because I wasn’t sure what to expect. However, as I began to work with my mentor Alex, my uncertainty began to fade away. I found that the Moneythink team was devoted to teaching us the truth about finances with real world scenarios and experiences. I was able to take what I was learning in class and apply it to my everyday life and spending. What I took away was the chance to examine my life and prepare for the future.

Alex has taught me that what I learn doesn’t just end in school. It’s taking what you learn and using it in life to help others. Now as I’m in college, I hope to be able to one day take what I learn and teach others from my experiences and knowledge like Alex has done for me.”

- SALVADOR VELASCO, MONEYTHINK GRADUATE, UNIVERSITY OF ILLINOIS AT CHICAGO

“Sal is now a freshman in college, and when I text with him we often joke with each other using the financial terminology we discussed in our original mentoring sessions together. Working with him has been a privilege, and I am proud of all the growth he’s accomplished over the last year.” - Alex
The year ahead presents big opportunities to build on the strong foundation we’ve laid. Here’s what we’re planning:

1. Expand our core mentoring programs

To date, Moneythink has served 9,000 students. But this is just the beginning—every year, over two million youth exit the school system unprepared to navigate the financial decisions of adulthood. Over the last school year, we focused on deepening our impact by reducing our student-to-mentor ratio to 5-to-1. In the new year, we’ll be expanding our programs in key areas with high volunteer potential and high need, including Boston, L.A., D.C., New York, Philadelphia, and the Mississippi Delta. We’ll be placing full-time managers to lead program upgrades on the West Coast and in the South, and supplying additional support to our chapter leadership teams through our National Program Director.

2. Apply our technology in new places

With our mobile technology, Moneythink is no longer confined to the classroom. We’re extending impact outside the classroom and deepening the relationships between our mentors and mentees. In spring 2014, we piloted our technology with a small number of students in Chicago, and then expanded our technology through our chapter network this past fall. We will be training our volunteer leaders to deploy MoneythinkMobile in communities nationwide. Additionally, we’ll be providing our technology to a small group of external pilot partners, including JPMorgan Chase employees for a youth summer jobs program and several other nonprofit organizations.

3. Grow our influence and thought leadership

With our new seat on the U.S. President’s Advisory Council on Financial Capability for Young Americans and our recent appearances in national media, we are poised to raise our profile to spread our innovations and best practices through our field. In the new year, we plan to share our discoveries at the Aspen Institute, the CFED Assets Learning Conference, presentations at talks at multiple companies, and in national media. By humanizing our impact and sharing our rigorously measured successes, we can begin to cast a new and more compelling narrative for the field of youth financial capability.

Stay tuned to follow our journey and support our students:
**Meet the Team**

Ted Gonder, Co-founder and Chief Executive Officer
Ted builds the Moneythink community by sharing the stories of our students and volunteers with people who can fuel our mission. He practices the martial art of aikido and loves playing with puppies.

Joe Duran, Chief Operating Officer
Joe focuses on making Moneythink lean, transparent, and effective. His leadership responsibilities include program and operational design, financial reporting, impact measurement, and curricular strategy. He is a Cincinnati sports fan with fondness for F. Scott Fitzgerald, Nassim Taleb, and Shelby Foote.

Jennifer Shoop, Chief Innovation Officer
Jen heads up Moneythink’s educational design, digital strategy, and data infrastructure efforts—including Moneythink’s acclaimed new smartphone application, MoneythinkMobile, which students have dubbed “The Instagram of Money.” In her spare time, Jen bakes, runs, and maintains a fashion blog.

Kristen Faiferlick, Communications, Partnerships, and Resources Manager
Kristen helps find and cultivate partners who can support our student programs. She’s an avid salsa dancer and linguaphile with an epic sweet tooth.

Ben May, Clarksdale Program Manager
Ben leads the Clarksdale Dollars and Sense program for Moneythink, bringing financial literacy to the rural Mississippi Delta. Ben enjoys spending his free time in the great Mississippi outdoors.

Kara Zucker, National Program Director
Kara serves as the main point of contact for all Moneythink’s chapter leaders, mentors, and program partners; this includes supporting the growth and impact of all existing and developing chapters. She jumps at any opportunity to speak Spanish, wear cowboy boots, and explore places she’s yet to discover.
Board of Directors

Greg Nance
Chairman and Co-founder, Moneythink; President and CEO, ChaseFuture

Ted Gonder
Co-founder and Chief Executive Officer, Moneythink

Shashin Chokshi
Co-founder, Moneythink; Product Manager, Nomis Solutions

Thomas Stevens
Chief Legal Counsel, Moneythink; Principal, Stevens & Associates; President, British American Business Council Chicago

Sarah Gordon
Vice President, Innovation Labs at the Center for Financial Services Innovation

Shayne Evans
CEO and Director, University of Chicago Charter School; Managing Director, University of Chicago Urban Education Institute

Holly Fulp
Director, William Blair and Company
As a financial education nonprofit, Moneythink is proud to practice what we preach! We hold ourselves to the highest standard for financial responsibility. Despite our early stage, Moneythink has chosen to undergo a financial audit this fall, the results of which will be available in December 2014. We are happy to provide financials upon request.

**INDICATORS OF FINANCIAL HEALTH IN 2013-2014**

- Annual surplus
- 100% Board giving and fundraising participation
- Pro bono and in-kind gifts to reduce administrative costs
- Diversity in funding sources
- Multi-year gifts to ensure sustainability
- Three months of emergency funds

**Moneythink Budget: Growth Over Time**

Following best practices in nonprofit sustainability, Moneythink has set aside a surplus to prepare us for emergency situations or reductions in funding. In the 2014-2015 year, we plan to continue raising a surplus, but investing a greater percentage of our income into our program.

Fiscal year runs from July 1 to June 30.
## TOTAL EXPENSES BY CATEGORY

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*Moneythink made strategic investments in development throughout spring 2014, including hiring our first full-time Communications, Partnerships, and Resources Manager to ensure our fundraising sustainability. Having spent large sums on program investments in fall 2014 with additional expenditures planned for spring 2015, we expect to spend a much higher percentage of our raised revenue on direct program costs in 2014-2015.*

**Chapter pass-through indicates funds donated to Moneythink for specific chapter use.*
Moneythink is grateful to all of our amazing supporters and champions that fueled our program in the 2013-2014 school year.

$150,000 and above
Center for Financial Services Innovation

$100,000-$149,999
JPMorgan Chase
MassChallenge

$50,000-$99,999
Citi Community Development
The Hitachi Foundation
PIMCO Foundation

$25,000-$49,999
Blackstone Charitable Foundation
BMO Harris Bank

$10,000-$24,999
Anonymous
The Brinson Foundation
Carney Family Charitable Foundation
Fast Forward
The John E. and Jeanne T. Hughes Foundation
Morgan Stanley
TPF Foundation for Education Services

$5,000-$9,999
Ariel Investments
Barsema Family Foundation
BDT & Company
The FinCapDev Competition
Core Innovation Capital
Finnegan Family Foundation

$1,000-$4,999
Anonymous
Anonymous
Anonymous
Anonymous
Brad Henderson
Bradley and Christine Wynn
BTIG, LLC
BTS
Exelon (matching gift)
Fortner Family Foundation
Heffernan Foundation
Hilary and Frank Schmitz
Julia and Sonny Garg
Kevin Rustagi
Learning By Giving Foundation
PrintUSB.com
Scott Leslie
Suzanne Morgan
University of Chicago Booth School of Business
Wilmette Junior High School

Design by Stephanie Mautone