2014–2015
Annual Report
A Message from the CEO

A Crucial Intervention
How Moneythink Changes Lives

Our Approach

MoneythinkMobile: “The Instagram of Money”

Our Footprint

Our Impact

Looking Forward

Finances

Our Supporters
Dearest Moneythinker,

Thanks for picking up this report. The fact that you’re reading it says something about who you are. It says that somewhere deep inside, there’s a part of you that believes what we believe at Moneythink. You believe in the unlimited potential of inspired and hardworking human beings; you believe in unlocking the dreams of young people; you believe that money should play an enabling rather than disabling role in helping those dreams come true. So do we, and we hope that your experience reading this report leads you to begin a conversation with us about how we can work together toward a joint mission.

We began this mission over six years ago in the wake of the financial downturn. We wanted to prevent the next one by empowering the next generation with financial capability. Since then, we’ve come a long way: from a single college volunteer club to a national institution leading field-defining innovations and best practices.

When the 2014–2015 school year began, we had three main intentions:

1. **Expand our core mentoring programs**
2. **Apply our technology in new places**
3. **Grow our influence and thought leadership**

Thanks to our generous supporters, hardworking staff, and dedicated volunteers, we’ve surpassed these goals, made new discoveries, and refined our vision. We broke ground not only on reaching more students, but on the depth of our impact and the way in which we measure this impact. We launched seven new chapters, initiated a three-year third-party evaluation in the Mississippi Delta, and unlocked our app for eight other organizations to use with their students. We doubled the size of our team, shared our work at top venues such as Chicago Ideas Week and the World Business Dialogue, were recognized by top publications such as Forbes and U.S. News, and collaborated with secretaries of major U.S. government offices and Fortune 100 CEOs to help publish the report from the President’s Advisory Council on Financial Capability for Young Americans. But most importantly, we listened and learned from our students. Their feedback led to important realizations about how youth use and think about money, and we’ve responded to that feedback with changes and improvements to the program. Our students’ contributions have led us to a program that we’re proud of. A program that helps students save, spend mindfully, and use financial products safely. As one student puts it, “I used to just spend it on food, on junk. But now, I put money in the bank.”
An important byproduct of this past year has been new clarity around our strategic vision. Lessons from the successful rollout of our new mobile app, countless conversations with our students, and a lot of self-evaluation have led us to new insights around how we can achieve our vision—financial capability as a social norm—more effectively. We have made the decision to commit entirely to our blended learning impact model, one that integrates high-tech behavioral tools into high-touch educational settings to affect student financial behavior in a positive, lasting way that leads to economic outcomes.

With this decided, we couldn’t be more thrilled to embark upon a bolder-than-ever 2015–2016 school year. Our three themes for the year ahead will be:

1. Growing the impact we have on each student’s spending and saving behavior
2. Expanding the reach of our technology to many more organizations
3. Building demand for blended learning solutions in the financial capability field

I often think of how lucky I am to get to pay it forward by leading this effort to even the odds for future generations. It’s rare to find opportunities to enhance civil society’s economic rights in such a catalytic way and at such a basic level. Please consider this as you review our impact from the past year and look forward to the future. We’re a movement and we require allies to achieve our bold vision. If you share this vision and want to support our growth, e-mail me at TGONDER@MONEYTHINK.ORG—I’d love to hear from you.

Onward!

Ted Gonder
Co-founder and CEO
Meet Jason

JASON is a 16-year-old student from the south side of Chicago. Like many boys his age, Jason loves basketball and hanging with his friends. His most prized possessions are his Lebron James basketball shoes and his smartphone, which he uses to follow his friends on Instagram and message Cassandra, the girl he has a crush on. Jason already knows what he wants to do when he grows up; he wants to work in advertising so that he can create advertisements that make people think and earn money to afford the things he’s never had.

LEARNING THE HARD WAY

Jason doesn’t mind school. He’s smart, so he understands things quickly and spends a lot of class time texting his friends.

After school he usually goes to his part time job at a local fast food chain. When he got the job at the beginning of senior year, he didn’t know what to do with his first paycheck, so he brought it to a check casher a few blocks from home. There is a $3 fee every time he cashes his checks, but he figures that a few dollars don’t matter, especially because banks intimidate him.

When he doesn’t have work at night, he tends to go out with friends for pizza or play basketball. Each time he goes out he might spend six or seven dollars, but he doesn’t really keep track. He spends any money that’s left over at the end of the week on snacks or mobile games.

Jason doesn’t live in the safest neighborhood, so he doesn’t like carrying cash around, especially after he gets paid. His friends put their money on a prepaid card, so he decides to get one as well. However, he realizes after a month that each time he uses it, he’s charged $2.

Jason doesn’t like all the fees he’s getting charged, but doesn’t really know how to fix the problem. He asks his older brother, who’s only home from time to time, and his brother tells him that he can avoid fees from the check cashier and prepaid card if he opens a checking account at a bank. He opens one, but because he doesn’t track his spending, he often dips below the minimum required balance, resulting in a $10 fee.
All these fees, fines, and mindless spending mean that when spring rolls around and Jason finally has the guts to ask his crush Cassandra to prom, he doesn’t have any money to fund the big night. He needs a new pair of shoes, money for the taxi, and of course, money to pay for the ticket. All of this costs about $150. His single mother can’t spare a dime for anything but necessities. He decides to skip outings for a week and saves $50, but has to borrow the rest from his cousin. It takes him months to pay it back.

Jason knows that if he wants to get a job in advertising he’ll need to go to college, but he has no idea how he’ll ever pay for it—he could barely pay his cousin back and he doesn’t know how to budget for big expenses like college. He’s heard some schools have scholarships or financial aid, but he has no one he can ask about these things. No one in his family has ever gone to college.

Things get worse after Jason graduates. Every time he thought he had a little cushion, something bad would happen—his car would break down, or he would get an expensive ticket. A few times, he even had to take out a payday loan, and ended up needing months and more than twice as much as he borrowed trying to dig himself out of the hole. He applies for a credit card and finds one he’s approved for, but has never learned financial discipline and maxes out his card within two months.

He still dreams of going into advertising, but his main focus is just staying afloat.

A Different Story: Jason Meets Moneythink

At the start of senior year, Jason walks into economics class one day to find that there’s another teacher in the room. He’s about to meet his Moneythink Mentor, Sarah. Sweet, he thinks. Today’s going to be an easy day.

Sarah sits by Jason and starts talking about Dennis Rodman. Jason laughs. He knows about that guy. Bottle service, private jets, and Caribbean vacations. But Sarah tells a different side of the story, one that makes him pause—despite earning superstar status and over $27 million in the NBA, Dennis nearly filed for bankruptcy when he couldn’t pay $800,000 in child support.
Then Sarah starts to talk about budgeting on a more basic level. Jason is intrigued by the idea of grasping something Dennis Rodman couldn’t. When Sarah comes the following week, he approaches her after class. They talk about Jason’s goals, how he wants to be an advertiser, and how he’s going to pay for college.

Over the next few weeks, the two of them develop a friendship. Sarah eventually convinces Jason to write a budget, and helps him download the app, MoneythinkMobile, so he can connect with his friends as they set financial goals and track their progress. His crush Cassandra is using the app too, so Jason makes sure to comment and like her posts.

As the school year continues, Sarah works with Jason to track his weekly spending on the app. After a week of posting photos of everything he’s spending money on, he realizes that he spends on average $13 on chips and Coke throughout the week—way too much! He decides to cut down on snack expenses and start saving 20% of his paycheck so that he can save for Marketing 101 at the local community college after graduation.

Jason becomes increasingly comfortable talking to Sarah about his finances and planning for the future. She tells him how she manages her finances, what sort of cards and accounts she uses, and helps him explore banks and other safe places to store and save money. Jason also learns from his classmates through the app, seeing which cards they are choosing and discussing the pros and cons of each in class.

As prom rolls around, Jason finally musters the courage to ask Cassandra to the dance. Thanks to his work with Sarah, he has enough saved to buy some swanky shoes and a dinner at her favorite restaurant.
By the end of the school year, Jason is on track to enroll as a full time student at community college and is one step closer to achieving his dream of becoming an advertiser. He knows which university he wants to transfer to after getting his Associate’s Degree, and Sarah has said that she’ll write a recommendation letter for him when he’s ready to apply. Most importantly, Jason has gained crucial life skills like saving, spending mindfully, and using financial products safely, all of which have put him on the path to becoming a financially-capable adult.

Every story is different, but the possibilities are the same: **when young people are financially empowered, they stand a greater chance of reaching their full potential.** Moneythink believes that every young person deserves a financial education, and we’re on a mission to make that happen.
Moneythink doesn’t believe that **learning about money** has to be boring or feel like a chore. **Our blended learning approach** for high school students consists of three integrated elements that make learning about money **safe, fun, and relevant**.

**IN-PERSON MENTORSHIP**

Students meet with their mentors on a weekly basis to learn the basic building blocks of money. Over the course of the year, students and mentors develop a personal relationship that allows students to ask questions they don’t feel comfortable asking anyone else.

**RELEVANT POP CULTURE-BASED CURRICULUM**

Moneythink uses examples that teens recognize and relate to. Filled with examples from famous sports players or chart-topping artists, Moneythink’s curriculum teaches key financial concepts in fun, relevant, and easy-to-understand ways.

**MOBILE TECHNOLOGY**

Moneythink’s app MoneythinkMobile leverages the best elements of social media apps like Facebook, Snapchat, and Twitter, and makes it cool to be a financially savvy teen. Read on to find out more!
RAOUL is a low-income teenager attending high school in Philadelphia’s rough Parkside neighborhood. When his Moneythink mentor Vivian entered his classroom, she immediately took notice of him.

Raoul already had a job and a bank account—factors that set him apart from the majority of his classmates and made him more confident when talking about money matters—but he was curious and constantly asking Vivian questions, wanting to learn more about how to better manage his money.

When Vivian introduced Raoul to MoneythinkMobile, Raoul became hooked, uploading posts about the ways he saved and avoided impulse buys. Dubbed “the Instagram of Money” by high school users, the app builds financial skills through weekly “challenges” in which students must complete a financial task and log it with a photo in the app in order to earn points. They annotate their posts creatively, adding emojis and hashtags like #musthave, #coffeefix, or #dodgedabullet, and get “likes” and comments from their peers in exchange for making and sharing smart financial decisions. The app extends the learning opportunity beyond the classroom, creating additional touch points between mentees and mentors and enabling students to demonstrate their financial fitness out in the real world: at the grocery store, the ATM, and the movies.

Each time students use MoneythinkMobile to share how they save money, they save an average of $12-13.

Raoul explained that he liked to use the app to “show off his smart purchases”—to share with his peers the ways in which he was saving money and avoiding spending money. When Raoul and his peers decide to avoid a purchase and share the moment on MoneythinkMobile, they save an average of $12.68 each time. When they use MoneythinkMobile to help them spend less per purchase—through using coupons, bringing snacks from home, carpooling, and other creative ways to save money—savings jump to an average of $13.63.
Raoul also noted that he often found himself pulling out the app at the point of financial decision-making, when he was taking out his wallet to pay for something or heading to the bank to withdraw cash. In these moments, the app served as a nudge to remind him to make the right decision and to share his good decision with the rest of his classmates.

What Moneythink finds so intriguing about this story is that it reflects the ways in which our behaviorally-focused technology can be applied to a wide range of situations and experiences. In some ways, Raoul is a few steps ahead of the majority of the students we work with: he earns steady income through his job and he has a bank account, while most of our students live with highly sporadic inflows of money (typically at birthdays and Christmas) and lack access to financial products like checking and savings accounts. And yet Raoul finds the same behavioral nudges—to track and audit purchases, to set and make steps toward financial goals—personally relevant to him and helpful in building the discipline of mindful spending and regular saving.

Raoul’s story is a useful reminder to us that possessing a job or having access to a savings account do not necessarily mean a student is financially healthy—they can be helpful in achieving financial stability, but neither are means in and of themselves. The behaviors, attitudes, and habits that accompany those tools are what shape the financial health of their users.

At Moneythink, we believe that the early-stage behaviors that students cultivate through the app form the foundation for youth financial capability, and that they will put students on the path toward financial health as adults.
Since launching our pilot test in Fall 2014, we’ve learned so much from our students and how they use money and technology. Their feedback—including requests for leaderboards, progress bars, and money-themed emojis—has led us to build new features designed specifically to nudge our students toward demonstrating better financial behaviors. We invite you to read more about our learnings and how they’ve impacted the evolution of the app on our [BLOG](#).

Students earn instant gratification in the forms of “likes” and comments in exchange for the delayed gratification of saving up for a long-term financial goal.
LOCATIONS OF OUR PROGRAMS

1. University of California, Los Angeles (Los Angeles, CA)
2. University of Southern California (Los Angeles, CA)
3. Chapman University (Orange, CA)
4. Claremont Colleges (Claremont, CA)
5. Stanford University (Stanford, CA)
6. Loyola University (Chicago, IL)
7. Northwestern University (Chicago, IL)
8. University of Chicago (Chicago, IL)
9. University of Michigan (Ann Arbor, MI)
10. University of Notre Dame (Notre Dame, IN)
11. Rice University (Houston, TX)
12. Washington University in St. Louis (St. Louis, MO)
13. University of Mississippi (Oxford, MS)
14. Georgia Institute of Technology (Atlanta, GA)
15. University of South Carolina (Columbia, SC)
16. University of North Carolina Chapel Hill (Chapel Hill, NC)
17. University of Maryland (College Park, MD)
18. Vanderbilt University (Nashville, TN)
19. Carnegie Mellon University (Pittsburgh, PA)
20. Temple University (Philadelphia, PA)
22. Princeton University (Princeton, NJ)
23. Yale University (New Haven, CT)
24. Babson College (Boston, MA)
25. Boston College (Boston, MA)
26. Columbia University (New York, NY)

“I never realized how much money I actually spend.”

“A lot of the students come from very similar backgrounds to myself.”

“Moneythink is meaningful because the impact is very real.”

“Moneythink has made me more financially wise.”
“I felt a very personal connection to Moneythink. A lot of the students that we mentor come from very similar backgrounds to myself. Looking at them, I wish I had somebody there for me when I was facing college and job applications. I love being able to tell the students, ‘If you ever have any questions, here’s my email. Here’s my number. Let me know.’ One of my quietest students took this to heart and sent me an email saying, ‘Hey, I’m applying to my first job, and I really need help on my job application.’ I helped him refine the application, and after submitting it, he was called to an interview and got the job! That was very fulfilling for me. Through the whole process, he was very excited and grateful.”

YECENIA VARGAS // MENTOR FROM CHAPMAN UNIVERSITY

“Moneythink is meaningful because the impact is very real and immediate. Many of our students tell stories about how their parents used to not trust banks, but when they went home and told them what they learned about banks from their Moneythink mentors—that banks are actually much safer and beneficial than keeping cash on hand—their parents listened. The same thing happens with students whose parents used payday loans. After we showed them in our lessons how much money a person can waste using payday loans, they took that math back home because they wanted to help their parents.”

JONATHAN HAGLUND // MENTOR FROM UNIVERSITY OF CHICAGO

“One tangible change among students is how they talk about handling money with their friends. I hear a lot of students say, ‘Wow, I never noticed how expensive this is to buy every day. I just thought I was getting a snack. I never realized how much money I actually spend on that.’ Or they’d say, ‘My friends and I were talking, and we realized that we never save any money.’ The communication and dialogue around money change.”

SAVANNAH CARLIN // MENTOR FROM BABSON COLLEGE

“I had one student that did not want to engage with the class. I told him if he wanted to sleep, he could do that, but he should do it in the back of the class where he wouldn’t bother others. He lit up when I gave him the option to participate or not. He became engaged, and eventually became one of the most competitive and engaged students in the class. He didn’t want someone telling him what to do; but he did actually want to be challenged.”

ANA GONZALEZ ROMERO // MENTOR FROM UNIVERSITY OF NOTRE DAME

“Moneythink has made me more financially wise. Before, my mom would give me money, and I’d just go ahead and buy this or buy that, but now I’m thinking, ‘Okay, I need stuff for college, I need to be building my financial stability so I can be successful.’”

MIKEL COTTON // STUDENT FROM CLARKSDALE, MISSISSIPPI
OUR IMPACT

Reach

In MoneythinkMobile’s first year of nationwide use, we were able to gain groundbreaking transparency into our students’ financial habits, preferences, and decisions. Data from MoneythinkMobile show how students are applying their classroom lessons in the real world and engaging with their social networks to become financially healthier.

*Represents 44 high schools, nonprofits, and other institutions whose staff and teachers host our mentors and administer our technology for the benefit of their students.

Saving

30% of students who didn’t previously save became regular savers

AND

20% of unbanked students opened bank accounts

OVER $6,500 AMOUNT THAT STUDENTS SAVED with the help of MoneythinkMobile

Mindful Spending

22% of students became more mindful spenders

12% of students who didn’t previously track their expenses became diligent spending trackers

STUDENTS
MENTORS
STATES
HIGH SCHOOLS & PARTNERS SITES*

1,500
650
17
44
Mentor and Student Spotlight

Jake Sliman is a rising sophomore at the University of Michigan - Ann Arbor, where he is pursuing a dual degree in Business Administration and Economics. Over the course of the 2014–2015 school year, Jake mentored Kyle, previously a senior at Skyline High School in Ann Arbor and now a rising freshman at University of Michigan - Ann Arbor, where he will join Jake and plans to study computer science, finance, or economics.

I enjoy Moneythink because it addresses one of the most fundamental, yet overlooked, facets of our education system: financial capability. The program targets high school students during a formative period in their financial lifespan by working with them as they move towards financial independence. I appreciate that the program focuses on the ultimate success of the students, while at the same time enriching the lives of mentors such as myself.

—JAKE MONE YTHINK MENTOR  
STUDENT AT UNIVERSITY OF MICHIGAN - ANN ARBOR

As Kyle and I interacted with the subject material every Friday, we shared financial anecdotes from our past week’s experiences; the ability to apply the Moneythink concepts to the day-to-day financial decisions that we both faced allowed us to connect on a more personal level. My experience with Kyle and Moneythink was invaluable.

—JAKE MONE YTHINK MENTOR  
STUDENT AT UNIVERSITY OF MICHIGAN - ANN ARBOR

Moneythink was one of the most positive and valuable experiences of my senior year. This club influenced me to start thinking not only about my spending and saving habits, but also my career interests and what I would like to study in college. Jake encouraged learning in a fun and collaborative environment. I’m happy that I learned so much about finances before I started college. I hope Jake and the rest of Moneythink continue to teach and help out students the same way they helped me.

—KYLE MONE YTHINK GRADUATE  
STUDENT AT UNIVERSITY OF MICHIGAN - ANN ARBOR
The coming year is about focusing our efforts on what works and building momentum for explosive growth in future years. Here’s what we’re planning:

**Growing our impact on each student’s spending and saving behavior.**

Until this past year, we didn’t have an accurate understanding of how our program was changing student behavior. We knew our students were gaining knowledge about financial topics, but how were they applying that knowledge? With MoneythinkMobile, we now know. Our next step will be improving our product to achieve even better results: we want to see the average student saving twice as much money as they did this past year, and we want to see sustained saving after the program. We’re even working with third-party evaluators to guarantee the robustness of the data we collect.

**Expanding the reach of our technology to more organizations.**

In MoneythinkMobile’s first year of use across our campus network, a surprising thing happened: we were inundated with over 40 requests for use of the app by other organizations serving youth. We chose eight organizations to partner with for a pilot in Spring 2015, and since then, we have evolved our product into something that can be easily adopted by partners with a range of missions, structures, and programs. Encouraged by this progress, we aim to partner with another 25 youth-serving organizations in the 2015-2016 school year. This will help us prepare and build capacity to work with thousands more in the coming year, with the intent to reach our goal of bringing financial capability to 19.6 million students in 2030.

**Building demand for blended learning solutions in the financial capability field.**

This past year, we raised our organization’s profile through service on the U.S. President’s Advisory Council on Financial Capability for Young Americans, talking at countless industry events, and appearing in high-profile media outlets such as Forbes, U.S. News, Huffington Post, and more. In the coming year, our messaging will mature to advocate for our specific approach to student impact—high-touch mixed with high-tech—citing cases from our program demonstrating its efficacy. Our goal is to encourage other organizations to adopt the blended learning method, as well as partner with us to use our product. We want to build understanding that this method drives better outcomes for students, thus driving demand from youth-serving organizations for the best product to get the job done.

We’re excited that you’ve joined us for this journey. Buckle up: it’s sure to be an exciting road ahead!
FINANCES

INCOME

- CORPORATION (65%) $1,010,594
- FOUNDATION (23%) $366,701
- IN-KIND & PRO BONO CONTRIBUTIONS (7%) $113,652
- EARNED INCOME (1%) (Speaking Engagements and Technology Licenses) $8,511
- INDIVIDUAL (4%) $60,498
- IN-KIND & PRO BONO CONTRIBUTIONS (7%) $113,652

EXPENSES

- PROGRAM (69%) $901,535
- FUNDRAISING (12%) $153,951
- ADMINISTRATIVE (19%) $258,430

24% 7% 4% 65% 69% 12% 19%
# Breakdown of Expenses

## Program

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<th>EXPENSE</th>
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<td>Supplies</td>
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<td><strong>Total Program Expenses</strong></td>
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## Fundraising

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<td>Meetings and Special Events</td>
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<tr>
<td>Supplies</td>
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## Administrative

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<td><strong>Total Administrative Expenses</strong></td>
<td><strong>$258,430</strong></td>
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### Overview by Year of Total Income vs. Total Expenses

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<th>Total Income</th>
<th>Total Expenses</th>
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<td>2013–2014</td>
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<td>2014–2015</td>
<td>$1,559,956</td>
<td>$1,313,916</td>
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### 2014–2015 Summary

- **Total Income**: $1,559,956
- **Total Expenses**: $1,313,916
OUR SUPPORTERS

Special Thanks to Our Board

GREG NANCE
Chairman and Co-founder, Moneythink; President and CEO, ChaseFuture

SHASHIN CHOKSHI
Co-founder, Moneythink; Product Manager, Nomis Solutions

TED GONDER
Co-founder and CEO, Moneythink

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

*No longer serving on the board.

$200,000+
The American Express Foundation Center for Financial Services Innovation**

$50,000–$199,999
Citi
Higher One
JPMorgan Chase
The PIMCO Foundation

$25,000–49,999
Blackstone Charitable Foundation
The Brinson Foundation
D2D Fund
Google.org

$10,000–24,999
NAPA (National Association of Plan Advisers) and Fidelity
FFWD
The Carney Family Charitable Foundation
Charles Schwab Foundation
David Helfand & Leslie Bluhm
TPF Foundation for Education Services

$5,000–9,999
Anonymous
Ariel Investments
Finnegan Family Foundation
Hughes Foundation
Madison Dearborn Partners
Nomis Solutions

$1,000–4,999
Caruso Affiliated
Chevron Community Foundation
CUNA Mutual
Linda Darragh
Exelon Foundation
Fortner Family Fund
Julia and Sunil Garg
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Tom Sosnoff
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