



Letter from the Family Foundations' CEO & President

WHAT IS WISE MONEY WEEK?

Wi\$e Money Week is a week of activities and events celebrating the importance of good money management. Our goal is to offer a huge variety of financial education opportunities as well as to focus on the successful achievements of those who have implemented great strategies. The Week offers programs, classes and activities for all members of our community – all ages and all income levels.

Every education session was free of charge, open to the public, with no sales pitches. Topics ranged from Wi\$e Money Kids to Estate Planning, from Basic Banking to Investment Strategies, from the Basics of Borrowing to Protecting Against Identity Theft.



To our Wi\$eMoney Week Partners and Friends,

I am pleased to report that the Sixth Annual Jacksonville Wi\$eMoney Week, held this year in May, was a great success!

Proving once again that we are stronger and more impactful when we join

forces, this collaborative public-private partnership saw more than 100 community partners come together to deliver over 35,000 hours of financial literacy training to over 8,000 participants in neighborhoods and schools throughout Jacksonville. Financially stable individuals, families and businesses form the cornerstone of a successful community and it is never too early or late to learn critically important financial skills.

The annual Wi\$eMoney Week sends an important message that there are caring resources here in Jacksonville that every person, family and business can access to increase the understanding of basic financial concepts. Skills training in a nurturing environment increases everyone's potential in today's challenging financial world.

Thank you all for your participation and commitment to Wi\$eMoney Week and our Jacksonville community. We look forward to working together next May during the Seventh Annual Wi\$eMoney Week!

Sincerely,

William J Haley
President & CEO



Every day, we hear about how the current economy is affecting all of us. For our community to grow and thrive, every child needs to grow up in a financially fit family. Everyone – every person, every family, every business – needs to have strong money management skills.

SIXTH ANNUAL JACKSONVILLE



CELEBRATING FINANCIAL EDUCATION
May 15 – 21, 2017 | wisemoneyweek.org

WISE MONEY WEEK HISTORICAL RESULTS

First Annual Wi\$e Money Week 2012

65 Partners
204 Classes
14,026 Hours of Financial Literacy

Second Annual Wi\$e Money Week 2013

92 Partners
208 Classes
22,218 Hours of Financial Literacy

Third Annual Wi\$e Money Week 2014

98 Partners
246 Classes
26,948 Hours of Financial Literacy

Fourth Annual Wi\$e Money Week 2015

101 Partners
257 Classes
31,967 Hour of Financial Literacy

Fifth Annual Wi\$e Money Week 2016

103 Partners
260 Classes
34,023 Hours of Financial Literacy



WISE MONEY WEEK RESULTS 2017

105 Partners

286 Volunteers

8,186 Participants

34,495 Hours of Financial Literacy



The Green Apple is the symbol for Wi\$e Money Week.

The apple has long stood for education and green is the color of money, so the green apple is the perfect symbol for this initiative!

WISE MONEY WEEK 2017

KICKOFF BREAKFAST

190 guests came bright and early to the 2017 Kickoff Breakfast held at the **University of North Florida**.

Bill Haley, President & CEO of Family Foundations, served as Master of Ceremonies for the Breakfast.

Greg Smith, Market President for Northeast Florida Market for **Bank Of America** and **Kelly Smith**, Market President for **Wells Fargo** welcomed everyone and highlighted that **Bank of America** and **Wells Fargo** jointly sponsored the Kickoff Breakfast for the Sixth Annual Jacksonville Wi\$e Money Week to publicly showcase the importance of financial education for everyone.

Dr. Charles Moreland, Director of Community Affairs for the **City of Jacksonville** welcomed the guest and spoke on the impact the week has on the city.

The invocation was given by **Pastor Brian Jennings** of **Impact Church**.

Bank of America



**WELLS
FARGO**

Susan Main, CEO of **Early Learning Coalition of Duval** showcased the **Kids Savings Kits** and introduced **Peggy Kelbaugh**, Director of **Just for Kids Learning Center**, who shared the impact that the 1,000 kits will have on the students served through the Voluntary Pre-Kindergarten Program.

Steve St. Amand, CEO of **Junior Achievement** and **Kristi Kemp**, Principal of **Loretto Elementary School**, remarked that the Junior Achievement classes do more than teach the students directly, because the students bring their learning home to teach their parents and family members.

Seth Waller, Executive VP-Chief Credit Officer of **EverBank**, spoke on the importance of learning how to manage money prudently is the foundation of a successful future for everyone.



Pictured above: Dr. Charles Moreland, City of Jacksonville and Bill Haley, Family Foundations.



Pictured above: Greg Smith, Bank of America, Kelly Smith, Wells Fargo and Bill Haley Family Foundations.

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1 – Alpha Kapa Alpha Sisters enjoying the Kick off Breakfast; 2 – 1,000 in 1,000 Asset Award Winner Mrs. Risher her Son and Jackie Thompson, Family Foundations; 3 – Susan Main, Early Learning Coalition and Peggy Kelbaugh, Just for Kids Learning Center; 4 – Wells Fargo Employees excited to start the week; 5 – Pastor Brian Jennings, Impact Church and Dr. Charles Moreland, City of Jacksonville; 6 – Steve St. Amand, Junior Achievement, Ruth Owen, Steve Kelley and Seth Waller, EverBank

WISE MONEY WEEK 2017

ASSET AWARDS

Franklin Danley, Regions Bank, presented the Asset Awards, sharing that assets are more than just financial resources.

- Assets give paths to a prosperous future
- Assets offer a sense of possibility and opportunity
- Assets build resilience to weather unexpected storms
- Assets guide us to a brighter tomorrow.



1,000 in 1,000 – Melissa Risher

Miss Risher is the 38-year-old mother of one adorable son. She currently works full time and in the past 12 months has received 4 promotions in her job. She is also enrolled in school and started classes in July.

“When I started working with the Family Foundations team, I didn’t have much knowledge about how important credit is. But after spending time with Miss Jackie and the other staff members, I learned that they truly care about my and my son’s future and want what is best for us. With this motivation, one can’t help but succeed. They have celebrated each accomplishment right along with me and my son.

The 1000 in 1000 Program has changed the way I look at budgeting and goals in life, including the importance of good credit. I strive to teach my son about finances every day. His first lesson was purchasing one cookie at the Jacksonville Landing vs. purchasing an entire pack of cookies from the Dollar Store, for the exact same price. The program is very encouraging and helps to remove barriers so that you can accomplish what you set out to do. Receiving childcare through the program was a lifesaver.

Through this program, I am currently on the road to opening my own business, as an IDA participant. I am a strong believer that “success doesn’t come to you; you go to it”. I also believe that “there are no shortcuts to any place worth going.” I am very thankful to Family Foundations for believing in me and providing guidance.”

REGIONS



First-Time Homeownership – Quintisha Williams

Quintisha has been on her journey for three years to become a homeowner. Her desire to provide a safe and stable home for her two children has kept her focus.

When Quintisha first started the program at Northwest Jacksonville Community Development Corporation (NWJaxCDC) her credit score was not sufficient. She worked on improving her score by paying off bills and old debts. Although she had several set-backs she never gave up and stayed focus.

Quintisha remained in contact with NWJaxCDC staff throughout the three years. NWJaxCDC was committed to encouraging her as she stayed on her path to homeownership. Her determination paid off, she and her family will be moving into Payne Avenue Walk a new subdivision at 12th and Payne. Congratulations, job well done on becoming a homeowner and grasping a part of the American dream.

We want to recognize Northwest Jacksonville Community Development Corporation for Quintisha’s nomination for this award and their tremendous impact on our community.



Pictured above: Northwest Jacksonville Community Development Corporation Staff

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Small Business Entrepreneurship – Rhonda Ryan

Rhonda Ryan, co-owner of **Bold City Pops**. Since 2014, Bold City Pops has been serving farm fresh and boldly flavored artisan ice pops.

Bold City Pops has a Slow Food Seal of Approval & both owners were named to Edible Magazine's list of "Women in Food: Movers and Shakers."

In 2016, we branched out with our vintage 1969 Scotty RV to Southern California festival opportunities. We've recently added a line of whole food dried cocktail & non-alcoholic punch infusion kits.

We want to recognize the **JAX Chamber** and **Jacksonville Women's Business Center** for Rhonda Ryan's nomination for their dedication to making Jacksonville a strong and thriving community.



Pictured above: Franklin Danley, Regions Bank; Carlton Robins, Jacksonville Chamber



Pictured above: Guests Enjoying the Kick Off Breakfast

WISE MONEY WEEK 2017

WISE MONEY CORPORATIONS

The Wi\$e Money Corporate Awards celebrate local employers who help both their employees and customers become more wise about money.

Bill Haley, President and CEO of **Family Foundations** presented the Wi\$e Money Week corporate award.



RealSense

United Way of Northeast Florida's RealSense initiative is a community coalition of companies, agencies, government, educational, non-profit and other organizations that work to strengthen the financial stability of Northeast Florida residents. RealSense provides free financial education, counseling and tax-preparation services to help people save money and build assets. Utilizing volunteers, this past tax season, RealSense and its partners filed over 22,400 tax returns at no cost to low- and middle-income families, with an economic impact of \$42 million. The program also offers 20-30 financial education workshops each month at locations across Northeast Florida.

Phyllis Martin, Head of Community Impact and Strategic Investments, gave her remarks thanking the community for the recognition of United Way of Northeast Florida's RealSense initiative's commitment to Jacksonville.



Pictured above: United Way of Northeast Florida Staff

WISE MONEY KIDS



Students must be prepared for lifelong successful financial decisions.

Middle School students competed to win a \$1,000 College Savings Account by answering the following question:

"The goal of Wi\$e Money Week is to teach you how to properly manage your money. Part of being a productive citizen in the 21st century involves being financially responsible. When we are not financially responsible, it affects everyone around us in one way or another. Think about a time when you, or someone you know, was NOT financially responsible and made a bad financial decision.

If you could go back and change your decision or give someone advice, what would you say in order to turn the poor financial decision into a smart, responsible one?"

Lauren Butler, Community Development Manager of North Florida for SunTrust Bank introduced the winning students, who each received a \$1,000 college savings account sponsored by **SunTrust Bank**.



Pictured above: Wi\$e Money Week Girl and Boy with their teachers.

WI\$E MONEY WEEK 2017



Wi\$e Money Boy – Jacob Sharpe

Jacob Sharpe is a seventh grader at DCPS Kirby Smith Middle School where he enjoys math and civics. This is his second year representing the school's baseball team as catcher. He is also a member

of the Five Star Gold National traveling baseball team. Through baseball, Jacob has played in Gulf Shores, Alabama, twice at ESPN in Disney and at the Dreams Park in Cooperstown, NY. The last 8 years in baseball have taught Jacob responsibility, determination, and respect.

Jacob attends Dinsmore United Methodist Church where he is an acolyte, helps with the sound system during services, assists with monthly Community Dinners, and supports the church's Cuba Mission by donating baseball equipment. He is a very outgoing and helpful young man, often times helping neighbors with yard work or home repairs.

In his down time he can be found riding his bike or working on a car or small engine repair. This summer he looks forward to playing a week long baseball tournament in Fort Meyers, FL at the spring training grounds of the Boston Red Sox.



Pictured above: Lauren Butler, Suntrust with Wi\$e Money Week Boy Jacob Sharpe

Jacob Sharpe's 2017 Wi\$e Money Week Scholarship Essay

Every Little Bit Counts to Improve Me

All the bases are loaded; everyone is ready with their glove. I am playing first base with the oldest glove on the team. The reason I have an old glove is because I made a bad financial decision. I wasted all my money on a bat that did not improve my overall baseball ability. I know there are kids just like me who want to be a professional baseball player, or a professional at something else when they grow up. However, in order for us to get there, we will need to improve our overall skills. So, if you are going to spend money, spend it wisely by spending money on what can improve your skills.

Many people want to be cooks, but instead of saving their money towards culinary school, they waste their money instead by going out to eat all the time. Other people want to be computer technicians but they also waste their money on high priced gadgets, rather than saving money for college.

I realize that wasting money on things that will not improve you will keep you hitting nothing but foul balls. If I could go back to that day on the diamond, I would have spent less money on a bat, and a little more to improve me. I would hire a trainer to improve the multiple skills I will need to be a baseball player. If I could give someone advice on spending money wisely, I would encourage them to spend money on something that improves you so that you will succeed in life. Never mind how people see you now; fancy bats will come when you can afford them. At this point, let's focus our time and our money perfecting our potential.

WI\$E MONEY WEEK 2017



Wi\$e Money Girl – Lania Floyd

Lania is a native of the River City, born and raised right here in Jacksonville, Florida. Lania is an athlete and enjoys dancing, playing basketball and running track. As an adult, Lania hopes

to become a pediatrician. Her inspiration is her little brother; because of him, she wants all children to grow up healthy and strong.



Pictured above: Lauren Butler of Suntrust with Wi\$e Money Week Girl Lania Floyd

Lania Floyd's 2017 Wi\$e Money Week Scholarship Essay

There is a cure!

I am a Sneakerholic. My disease is contagious. It spreads throughout my school I attend. My classmates and I buy lots of Jordans. At 200 dollars a pair, the money that we are wasting is adding up against our future.

My advice to my peers is to never waste your money on things that will not help you earn money. Shoes, designer purses and all types of fashion take away your money. Even if you return it, many times, you will not get a full refund for it. Shoes and fashion are always changing. If you spend all of your money trying to keep up with the fashion, you will go broke.

I recommend the young and old may have my Sneakerholic Disease to maintain your money and think before you spend it. That money will change your life by taking you places. Sneakers and fashion will take you nowhere. Think about it; if I still had my sneaker money, I would be able to finally take my dream vacation to Niagara Falls or fulfill my dream to be the first in my family to go to college. Both of these dreams require money, not Jordans. Money is important and it does not grow on trees. There is nothing we can do without it.

Michael Jordan is a billionaire thanks to people like me. He does not need any more of our money. His dreams have already come true. We are the ones who need money to achieve our dreams. I plan to spend money more wisely by purchasing shoes that cost less but look just as good. By doing this, I am saving money, accomplishing my dreams, curing my disease, and leading my peers by being an example as well.

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COMMUNITY EVENTS

Girl Scouts of Gate Way Council members had two opportunities to learn about financial literacy during the Mad City Money simulation sponsored by First Florida Credit Union.

First Florida Credit Union staff gave a presentation on financial literacy to girls ages 13-16, as well as their friends and family members, that taught economic concepts in an easy-to-understand format. Girl Scouts who attended the event received financial literacy badges.



Pictured above: Volunteer sharing financial literacy with two girl scouts.



Pictured above: First Florida Credit Union Volunteer talking with a Girl Scout about financial goals.

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DON'T MISS A BEAT COMMUNITY ART FESTIVAL

The **First Annual Don't Miss A Beat Community Art Festival** was a success with over 100 in attendance. The Festival was an all-day event on May 20, sponsored by **Bank of America**; the goal was to bring art performances, health and financial education programs to the Don't Miss a Beat families and 32254—a low-income community in Jacksonville.

Don't Miss A Beat coordinated the event through a partnership with **Family Foundations**. In this community, it's nearly impossible for individuals to receive adequate information about financial and health services or programs.

Bank of America's presentation included financial literacy information, which was very helpful to the attendees. In addition, the staff from **Family Foundations** shared information about the services they offer to families in Jacksonville. There were also presentations and information provided by **Florida State College of Jacksonville** and **Florida Healthy Start Coalition**.

After the informational sessions, summer camp registration began! For the first time in DMAB history, families arrived two or three hours before we started wanting to be first in line to sign their child up for summer camp! Every seat is filled and Don't Miss a Beat has a waiting list!

The final event of the day ended with a concert at Woodstock Park. There were performances by the Don't Miss A Beat All Stars along with several local artists.



Pictured above: Don't Miss A Beat All Stars enjoying the day.



Pictured above: Local Artists performing for the festival attendees.

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JUNIOR ACHIEVEMENT

Community Volunteers taught the Junior Achievement classes at:

- **Greenland Pines Elementary School**
- **Loretto Elementary School**
- **Reynolds Lane Elementary School**
- **San Jose Elementary School**
- **Smart Pope Livingston Elementary School**
- **Tiger Academy**
- **Westview K-8 School**

Each volunteer spent a day with their classroom of students, to teach the principles of economics and business, to prepare our students to succeed in a global economy. Volunteers used the professional curriculum developed by Junior Achievement to lead lessons that are grade-appropriate for their classes. The classes taught during the week were:

- **Ourselves (Kindergarten):** This popular program represents a foray into the economics of life - work readiness, entrepreneurship, and financial literacy. Volunteers will share engaging stories and lead dynamic activities that help instill the values of earning, saving, sharing and working ethically.
- **Our Families (First Grade):** Children tend to think everything they want is something they need. Learning to recognize the difference between the two is one of the first crucial lessons in financial literacy. Volunteers will help students understand the importance of work, and the tools and skills to get - or earn - what they want.



- **Our Community (Second Grade):** Understanding life outside of home and school begins with students taking a look at how things work in their community. Volunteers will put community life into perspective for students as they explore matters of business, citizenship, economics, and the interdependent roles of people working in a community
- **Our City (Third Grade):** Urban life comes into sharp context as volunteers inspire student exploration of the relationship between the jobs people perform, the skills they need to perform these jobs, and the impact their work has on a city's well-being.
- **Our Region (Fourth Grade):** Volunteers will introduce students to the relationship between natural, human, and capital resources found in different regions, and explore regional businesses that produce goods (such as food in local supermarkets) and services (such as energy and transportation).
- **Our Nation (Fifth Grade):** The concept of business globalization is explored as it relates to business resources and careers and the need for students to be entrepreneurial in their thinking to meet the requirements of businesses worldwide. Volunteers will lead engaging activities that teach students about STEM (science, technology, engineering, and math) skills, resources, and job skills.

"Knowing that I made a difference in a child's life had a huge impact on my life."

— James, Volunteer

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“Working with Family Foundations during Wise Money Week fits perfectly with Junior Achievement’s mission of empowering young people to own their economic success.”

— Steve St. Amand, Junior Achievement



3



1



4



2



5

1 – Deutsche Bank volunteers with students at Reynolds Lane Elementary School; 2 – JEA volunteer with students at Greenland Pines Elementary School; 3 – Well Fargo Volunteers having fun before starting to teach at San Jose Elementary School; 4 – Students excited to learn about their community; 5 – Ally Financial volunteer working with students at Tiger Academy

WISE MONEY WEEK 2017

VOLUNTARY PRE-KINDERGARTEN

The **Early Learning Coalition** and **Family Foundations** partnered to bring Kids Savings Kits to 1,000 Voluntary Pre-Kindergarten students in Jacksonville in 2017.

The schools served this year were:

- All Saints Early Learning
- Cedar Hills Baptist Christ School
- Christ The King Child Care
- Fort Caroline Baptist Academy
- Just For Kids Learning Center
- Lighthouse Christian Preschool
- Little Britches
- Little Fountains Of Light Learning Center
- Mandarin Presbyterian Preschool
- New Dimensions Learning Center Inc
- Parks Place Daycare And Learning Center
- Parkwood Weekday Early Education Center
- Punkin Place Child Development Of Jax
- Saint Patricks Catholic School
- The Cambridge Prep School Abess
- Trinity Christian Academy
- UNF Preschool

Kids Savings Kits prepare our young students for the important work of saving money. In addition, each student received a Piggy Bank to start their savings plan. Every student personally decorated their Piggy Bank so that it reflects their individuality.



1 – Kids Savings Kit; 2 – VPK Student

WISE MONEY WEEK 2017

DOCUMENT SHREDDING AND IDENTITY PROTECTION

Wi\$e Money Week invited consumers and businesses to protect their identities by shredding unwanted personal, financial or confidential documents for free.

Thanks to the publicity and support of **WJXT Channel 4**, interest in this annual event was at an all-time high. Our event on Saturday, May 20 was scheduled to begin at 7:00 am, but our first car arrived at 3:30 am!

Shred-It provided shredder trucks to destroy documents on site as well as carry documents and shredding securely back to their home location for destruction and recycling.

Florida State College at Jacksonville hosted this year's event for the second year at their Downtown Campus.

Alpha Kappa Alpha Sorority volunteers arrived at 5:30 am to collect donations to support our Kids Savings Kits campaign.

With these great partners and our superb staff from Family Foundations, we were ready for business and opened our doors at 7:00 am with 14 shredding trucks in place and over 300 cars already in line. The Sisters of AKA took their collection buckets throughout the lines all day and over 30 women assisted us with their colors and letters proudly displayed.

The staff of Shred-It kept the line moving and the results could not have been better. We served 1,603 cars in just over 4 hours. The environmental impact was tremendous and resulted in the following savings:

- 597 Trees
- 105 Cubic Yards of Landfill
- 70 Barrels of Oil
- 245,700 Gallons of Water
- 140,400 Kilowatts of Energy

In addition, we collected over \$1,200 to support Kids Savings Kits for our 2018 Wi\$e Money Week. These donations will go towards age-appropriate curriculum for VPK students to be taught in their VPK Centers during the **2018 Seventh Annual Wi\$e Money Week**. Each child will also receive a personal Piggy Bank to decorate and take home as well.



Pictured above: Shred-it trucks



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ADULT EDUCATION

Wi\$e Money Week was intentionally designed to offer multiple programs to ensure we provide great education to consumers of all age levels and incomes. Class topics were: Credit and Personal Finance, Housing, Identity Protection, Small Business, Taxes. Some of the course offerings were:

- Money Matters
- Mad City Money
- Power Against Fraud
- Avoiding the Pitfalls of Payday Loans
- Homebuyer Education
- Teach Your Child to be Wi\$e About Money
- How to Start Up Your Own Business
- Planning for Social Security
- Road to Home Ownership
- Small Business Money Smart Workshop

We brought the Housing Preparation Education Day to **Northwest Jacksonville Community Development Corporation**. Potential homebuyers received the 8 hour HUD approved Homebuyer Preparation Class. Effective homebuyer preparation education gives families the necessary knowledge so that they can purchase a home they desire and can afford.

EverBank Volunteers came to the **Senior Centers** operated by the **City of Jacksonville**. Seniors learned about Identity Theft and methods to protect themselves and their assets.

United Way of Northeast Florida's Real Sense Volunteers hosted classes at the local libraries thorough out the week on topics selected by librarians and their visitors.



PHONE BANK

With the support of **Channel 4, WJXT** – The Local Station and the **Financial Planning Association of Northeast Florida**, viewers were able to call into a phone bank of experts with their financial questions.

These seasoned professionals answered questions throughout the evening show, with people looking for answers on buying a home, saving for college, reducing taxes, and retirement.

Financial planning is the process of wisely managing your finances so that we can achieve our dreams and goals. Financial planning also helps us negotiate the financial barriers of every stage of life.



OF *NORTHEAST FLORIDA*



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Women's Business Center
WoodForest Bank

We apologize for any errors or omissions.



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JACKSONVILLE WISE MONEY WEEK
MAY 13 – 19, 2018

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