





NOTE FROM THE DIRECTOR

2018-2019 was another successful year for The Job Foundation. As I celebrate my one-year anniversary as its Executive Director, I reflect on the past year and each and every person who makes The Job Foundation such a unique organization. The organization’s founder, Jennifer Brost, continues to be the guiding light for her amazing vision of empowering families to succeed financially, is readily available for counsel and advice, and, most importantly, is a continuing presence at lessons and events to support Job students.

In this report, you will read how The Job Foundation continues her vision to serve youth and their families with financial and leadership lessons, fun events and earnings. You will discover the generosity of our donors and the gratitude of our participants.

These pages are full of excitement and success stories that would not be possible without the amazing staff, volunteers, board members, supporters and community partners. I want to personally thank each one of you for your time, commitment, dedication and support over the past year. Enjoy these stories, and here’s to another year of successes!



Cyd McHone

Cyd McHone
Executive Director

VALLEYOPOLY

This Monopoly-style board game customized to the Cedar Valley brought in a **net profit of over \$78,000** for The Job Foundation! Thank you to the numerous local businesses and individuals who supported us in this fundraiser.



VOLUNTEER & PARTICIPATION REPORT

A total of **248 volunteers contributed 3,855 hours**. Of the total volunteer hours, 59 volunteer mentors contributed 1,570 mentoring hours. These hours make a direct impact on children’s lives in Waterloo. We are so grateful for all of our dedicated volunteers! Together, we can see all children achieving financial success!



Volunteer Spotlight: Michelle Fobian
Volunteer mentor with nearly 200 volunteer hours

“Working with the Job Foundation kids is so inspiring and rewarding. They are great kids who are learning important financial information and other practical skills that will help them throughout their lives, and they learn with such enthusiasm. Spending

time with Kiyonna and getting to know her and her family is also a blessing. I am thankful to get to be a part of their lives as they learn and grow throughout their school years.”

PROGRAM REPORT

Financial & Leadership Lessons Each year, Job Foundation students grow in their knowledge of financial concepts. Financial knowledge is empowering and supports children to become financially independent adults. Financial lessons expose students to topics specifically related to financial literacy. Leadership lessons focus on maturity, responsibility and life skills. Below are financial and leadership lessons given this past year.

ELEMENTARY STUDENTS

receive a financial and leadership lesson every trimester

Financial Lessons

- Avoiding predatory lenders (helping kids understand that not everything is what it seems)
- Investing (learning the definitions of different types of investments and how money can grow over time)
- Taxes (what taxes are and what they are used for)

Leadership Lessons

- Understanding how addictive substances and behaviors can make you poor
- Volunteerism and the benefits of volunteering
- Charitable giving

MIDDLE SCHOOL STUDENTS

receive financial and leadership lessons weekly after school

Financial Lessons

- Taxes
- Employment
- Credit & debt
- Spending & saving
- Saving & investing/ Rule of 72
- Advertising
- Purchase planning
- Insurance

- Paying bills
- Fraud
- Budgeting
- Comparison shopping

Leadership Lessons

- Non-materialism
- Charitable giving
- Volunteerism
- Work norms
- Gratitude - writing thank you notes

AVERAGE FINANCIAL & LEADERSHIP EXAM SCORES

96% ELEMENTARY
91% MIDDLE SCHOOL
97% HIGH SCHOOL

HIGH SCHOOL STUDENTS

receive financial and leadership lessons monthly

Financial Lessons

- Career
- Budgeting & paying bills
- Investments
- Predatory lenders
- Advertising
- Protecting your financial identity
- Buying a car
- Credit & debt

- Auto & health insurance
- Weekly spending & grocery planning
- Taxes
- Life & disability insurance
- Homeownership/ renting

Leadership Lessons

- Volunteerism & organizational skills
- Substance abuse prevention
- Restaurant dining
- Relationship skills
- Charitable giving
- ACT preparation (10th grade)
- Apply for and visit a college (11th and/or 12th grade)
- Complete Free Application for Federal Student Aid (12th grade)
- Apply for college financial aid

NATURE DAY AT GEORGE WYTH

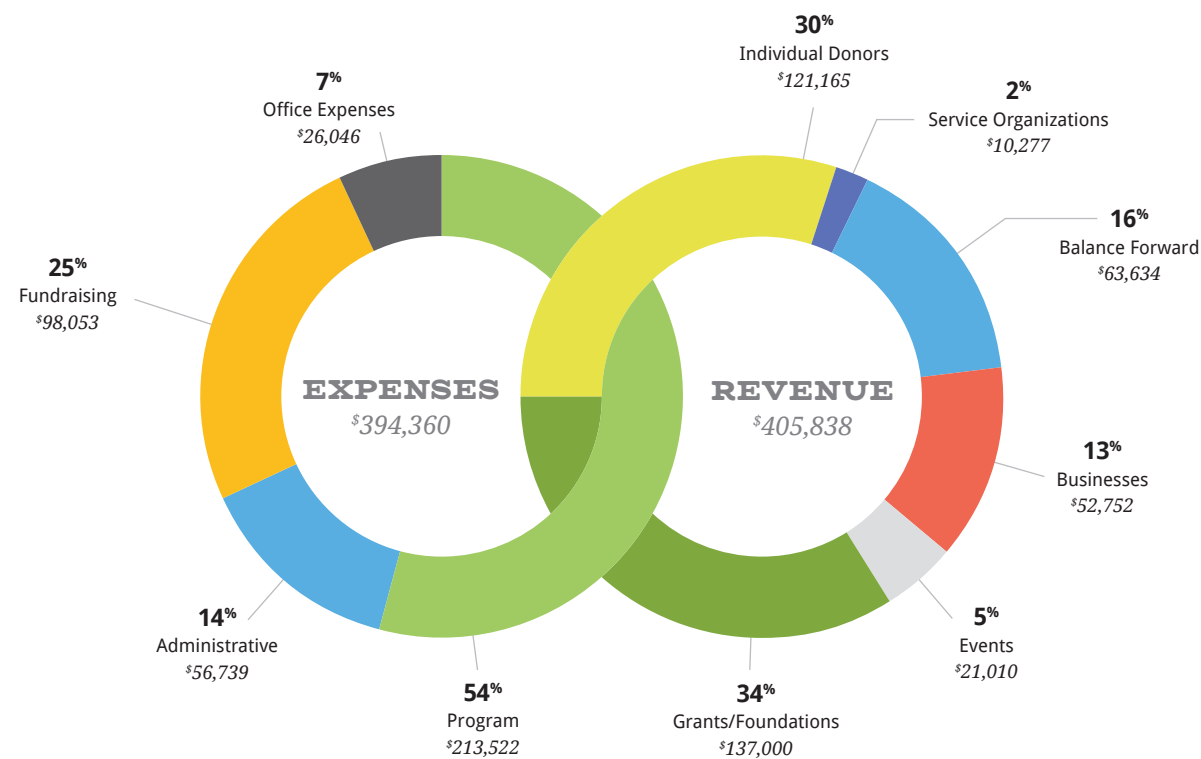
Jaylen and Josiah were newly enrolled in The Job Foundation and were attending their first Job Foundation event at Nature Day. The boys arrived early and their mother told them to help Job Foundation staff set up for the event. Initially, they were a little nervous and shy because of all the new faces. But staff and volunteers greeted them with a warm welcome, and after a few minutes, they had big smiles on their faces too. The boys helped blow up balloons, set up signs, and get the buffet line ready. They had a great time at the event and met some new friends. Their favorite part of the day? "Canoeing! We've never done that before. It was fun!" Before it was time to go home, they offered to help clean up the park and load up supplies. The Job Foundation staff and volunteers are grateful to have the extra help of these sweet boys!





FINANCIAL REPORT

Thanks to your support during fiscal year 2018-19, a total of \$342,204 was received in monetary donations. Total revenues came to \$405,838. Cash expenditures totaled \$394,360.



STUDENT EARNINGS REPORT

Total Student Earnings During fiscal year 2018-19, a total of \$61,990 was awarded to students. Approximately 60% of this money (\$35,865) is being held for them in long-term savings. These earnings provide students with invaluable hands-on lessons and the long-term savings will launch them into adulthood upon successful completion of the program.

On Track With Program Goals

94.5% of students are on track to have \$3,000 in their savings account upon graduation.

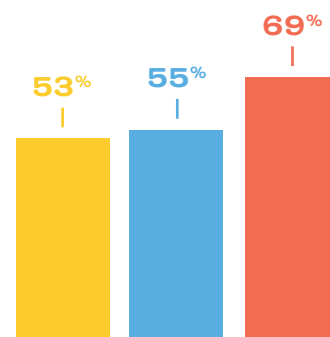
Long-Term Savings Goal Per Year

\$100.80	Elementary
\$330.00	Middle School
\$430.00	High School

Spending & Saving Behaviors

On average, when students had the opportunity:

- 53% of purchases were necessities
- 55% donated money to a charity
- 69% chose to save more than required



Board of Directors

Thank you to the board of directors for providing dedicated leadership and governance to the organization.

Back row from left:
Caleb Schmidt, treasurer
Mike Brost, president
Craig Mahood
John Harris, secretary

Front row from left:
Maureen Hanson
Sara Miller
Ruth Cole



IT Fund Supporter Spotlight

Dr. Greg & Anne Hoekstra

Longtime supporter Dr. Greg Hoekstra became very involved with The Job Foundation's organizational processes, specifically data management and IT needs. He recognized that while the program was growing exponentially, IT and data management must grow

with it. Dr. Hoekstra and his wife, Anne, set up an IT Fund to support this area of need and encouraged other individuals to contribute as well. The Job Foundation now has a server and a new database to improve the ease and accuracy of data collected on over 100 students. In addition, a part-time IT consultant was hired to assist The Job Foundation to provide IT related support. Thank you, Dr. Greg and Anne Hoekstra!



Donor Spotlight

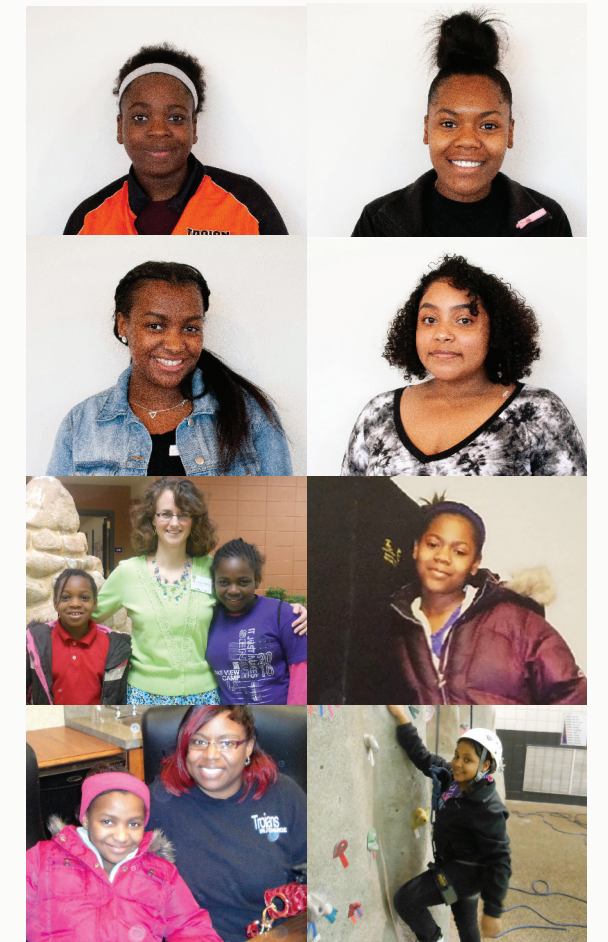
Dave & Jeanne Allbaugh

Generous longtime donors Dave & Jeanne Allbaugh have established The Job Foundation Scholarship Fund at both Hawkeye Community College and the University of

Northern Iowa. The Allbaughs have a passion for and a vision to support Job students after they graduate from the program.

If you would like to make a donation to this scholarship fund, please visit www.thejobfoundation.org and click "TJF Scholarship Fund" under Donate, or call (319) 823-1030.

CONGRATS TO OUR GRADUATING SENIORS!



These young women began the program in September 2009. After 10 years of financial literacy education and stewardship, they have acquired valuable knowledge and experience to help them succeed in the future. Due to their hard work in school, the average earnings they have accumulated in their savings account is \$3,300. These earnings will support them as they enter adulthood and independent living. As these young women begin a new phase of life, they are well-equipped to be good financial stewards while pursuing their passions!



The Job Foundation
 4600 University Ave. Ste 1
 Cedar Falls, IA 50613
 (319) 823-1030
info@thejobfoundation.org
www.thejobfoundation.org



VISION

ALL
 CHILDREN
 ACHIEVING
 FINANCIAL
 SUCCESS!

248 VOLUNTEERS

3,855 HOURS

MISSION

To promote financial stewardship to students in Iowa's Cedar Valley through education, mentoring, and resources for the cause of economic advancement.

GROWING IN
FINANCIAL
LITERACY,
LEADERSHIP,
& COMMUNITY



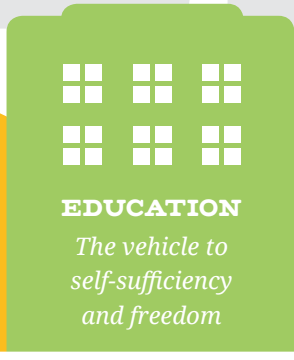
"I GET SO MUCH JOY from connecting with the **JOB FOUNDATION KIDS**. Working with all the individuals in this organization has been **A GREAT THING.**" —Volunteer



INCLUSION
Success for all



DEVELOPMENT
*We come as we are
 and leave better*



EDUCATION
*The vehicle to
 self-sufficiency
 and freedom*



RESPECT
For everyone



HOPE
*Sustained
 commitment*



• **COMMUNITY** Bridging social divides •

JOB FOUNDATION CORE VALUES