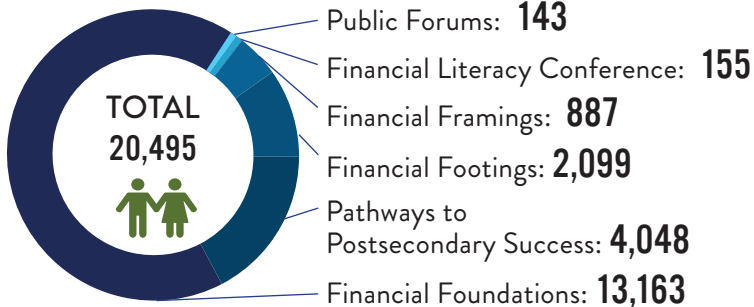




# — 15/16 ANNUAL REPORT —



## Number of Participants by PROGRAM type



## Geographic Reach

Number of Counties Served: **12**

Number of Participants by County:

Benton (68)	Clackamas (4,422)
Columbia (475)	Coos (59)
Crook (180)	Deschutes (1,611)
Jackson (425)	Lane (55)
Marion (2,231)	Multnomah (6,737)
Tillamook (42)	Washington (4,190)



## Volunteer Engagement

Number of New Volunteers Trained: **175**  
Average number of hours per volunteer: **8**



Financial Beginnings' programs are educational, interactive, and fun. My students asked lots of good questions about important topics relevant to them."  
– Partnering Educator

## IMPACT

Financial Beginnings continues to track the impact of its programs on participants six months after the completion of the program.

- 85% have accomplished at least one financial goal
- 51% have increased their credit score
- 94% of students report that what they have learned has already been used

## Financial Foundation

**Budgeting**  
"I know the primary components of a budget."

**53% → 93%**

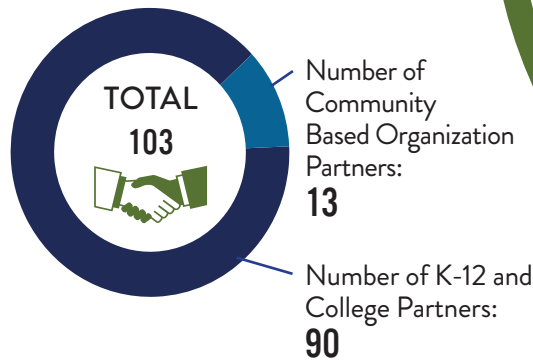
**Risk Management**  
"I know how to manage insurance and the right plan."

**39% → 53%**

**Credit**  
"I know how to access and read my credit report."

**47% → 92%**

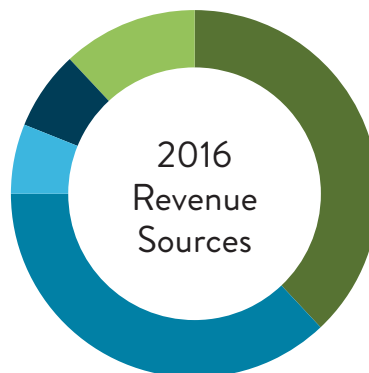
## Program Partners



## Financial Report

	2015	2016
<b>Income</b>	\$647,004	\$752,885
<b>Expenses</b>	\$550,797	\$693,025

**Total Net Assets:**  
**\$289,132**



- Foundation Grants 38%
- Cor. & Indv. Donations 37%
- In-Kind Support 12%
- Events 7%
- Earned Income 6%

# WASHINGTON



## Volunteer Engagement

Number of New Volunteers Trained: **294**  
Average number of hours per volunteer: **9**

## REPORT

ffects Financial Foundations  
e program. Of 2015 participants:

ne of their short-term financial goals.  
re. • **67%** have increased their savings.  
t they learned will be useful for, or  
ful, for employment.

### ns Before and After

#### sk ement

to compare  
nd chose the  
n for me."

➔ **96%**

#### Banking

"I know how to  
compare insurance  
and chose the right plan  
for me."

**23% ➔ 60%**

#### Investing

"I know my  
options for  
retirement savings."

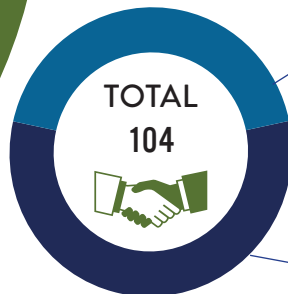
**38% ➔ 81%**



Financial Beginnings' volunteers  
were able to talk with my students  
about choices they may be making  
about: lifestyles, peer pressure,  
socio-economic status and their  
need and desire to go to college."

– Partnering Educator

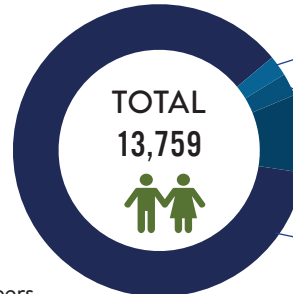
## Program Partners



Number of  
Community  
Based Organization  
Partners: **43**

Number of K-12 and  
College Partners: **61**

## Number of Participants by PROGRAM type



Financial Footings: **191**

Financial Framings: **475**

Pathways to  
Postsecondary Success: **1,690**

Financial Foundations: **11,403**



## Geographic Reach

Number of Counties Served: **7**

Number of Participants by County:

Clark (2,244)	King (5,257)
Kitsap (442)	Pierce ( 4,373)
Skamania (120)	Snohomish (1,261)
Thurston (62)	

## THANK YOU DONORS AND SPONSORS

### \$40,000 +

- BECU
- COUNTRY Financial
- Fairbridge Foundation
- M.J. Murdock Charitable Trust
- Washington Department of Financial Institutions

### \$20,000 +

- Bank of America
- Larry & Jeanette Epping Family Foundation
- Longbrake Family Foundation
- Oregon College Savings Plan
- OnPoint Community Credit Union
- Richard B. Siegel Foundation
- State Farm

- State of Oregon, Department of Consumer and Business Services, Division of Financial Regulation

### \$10,000 +

- Bill Healy Foundation
- Central Willamette Community Credit Union
- Harvest Foundation
- Herbert A. Templeton Foundation
- IQ Credit Union
- Rivermark Community Credit Union
- Stimson-Miller Foundation

### \$5,000 +

- Banner Bank

- Ferguson Wellman
- JP Morgan Chase & Co.
- Northwest Credit Union Foundation
- Opus Bank Foundation
- Point West Credit Union
- SELCO Community Credit Union
- Threshold Group
- Sound Community Bank
- U.S. Bank Foundation

### \$2,500 +

- AKT CPAs, Advisors, and Consultants
- Alten Sakai & Company
- Damon Benedict

- Clackamas Federal Credit Union
- Coldstream Capital Management
- Columbia Bank
- D3 Family Funds
- Sean Edwards
- First Financial Northwest Bank
- Girls Inc. CommuniCARE
- HomeStreet Bank
- H.W. & D.C.H. Irwin Foundation
- M Financial
- Multnomah Group Inc.
- Oregon Bankers Association
- Panda Express
- Donald & Julie Rugg
- Simple.com
- Unitus Community Credit Union

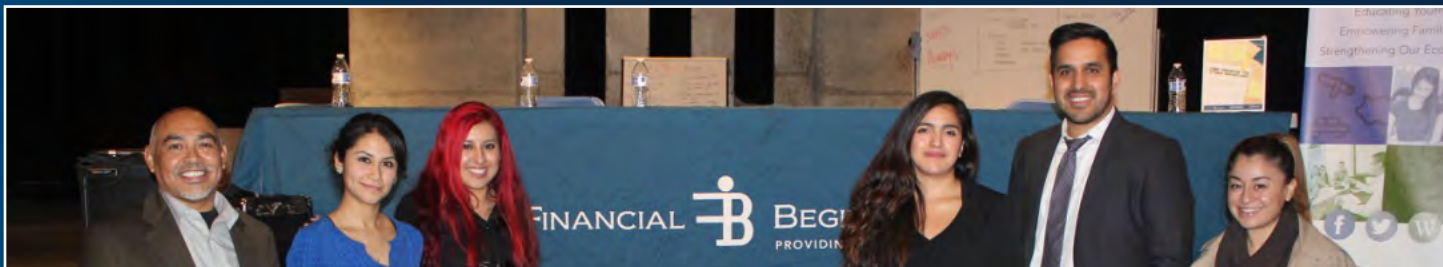
## Financial Beginnings' Highlights



In partnership with Bates Technical College, Financial Beginnings recently completed its first cohort inside the Pierce County Jail in Tacoma WA. Ten women successfully graduated from the Financial Foundations curriculum. Thank you to Mo Weber (Pierce County Jail) and Kathryn Lorz Bates Technical College (Financial Beginnings Volunteer Instructor)



Financing College forum at Hillsboro High School  
See forum panelists below.



Panelists (from left to right): Fernando Velez, State of Oregon; Sindy Avila Gutierrez, Hillsboro School District; Sandra Rivera Gerente, Lara Media Services; Yesenia Avellaneda, University of Oregon; Luis M. Garcia, Marandas & McClellan Immigration Law Offices; and Tania Sanchez, Portland State University.

## Board of Directors

**Sean Edwards** | *President* | Bank of America

**Jim Hunt** | *Treasurer* | OnPoint Community Credit Union

**Amy Nelson** | *Secretary* | Point West Credit Union

**Karen Shea** | Glencoe High School

**Adrienne Prevost** | Portland State University

**Brad Houle** | Ferguson Wellman Capital Management

**Damon Benedict** | D3 Family Funds

**Jackie Henderson** | Rivermark Community Credit Union

**Amy Theuma** | U.S. Bank

**Amanda Brown** | Threshold Group

### Oregon

9600 SW Capitol Hwy., Suite 150  
Portland, Oregon 97219  
Phone 800.406.1876

[FinancialBeginnings.org](http://FinancialBeginnings.org)

### Washington

530 Industry Drive, Suite 240  
Tukwila, Washington 98188  
Phone 800.406.1876