Reflecting on the past; Embracing the future.

Our Vision
To transform communities by empowering people with tools and connections to build wealth and family legacies.
According to the Corporation for Enterprise Development (CFED), successful financial capability programming incorporates four key elements: financial coaching, a focus on credit improvement, integrated service delivery, and financial product innovation. Prosperity Connection has spent the first five years of its existence building out its capacity, based upon these elements, to ensure the success of clients. Our commitment to the St. Louis community stems from a belief that in order to serve, we must do so with the best of practices in mind and in action.

I, like my fellow Board members, staff, and volunteers, have become deeply engaged in Prosperity Connection because many people of modest means want to make their lives better, but cannot get the break they deserve to make that happen. That is why we have committed our time and resources to providing realistic solutions and guidance to the individuals and families we serve. Together, we’re making a difference.

2015 was a productive year for Prosperity Connection. We reached more than 6,000 individuals through classes and one-on-one coaching sessions, awarded four $2,500 Janice Mosby scholarships, and added three full-time staff. Our focus on coaching services, as well as outcomes-based service delivery, has helped us to move the needle forward for families hoping to improve personal credit; obtain assets like a car or home; and build wealth for a stable, brighter future.

We extend a special thank you to our generous and forward-thinking donors, as well as our outstanding staff. Because of them, we have positioned Prosperity Connection to be the ‘go-to’ organization for financial capability services in the St. Louis region. As we look toward the next five years, we will build upon our past successes to assist families as they strive to achieve their financial goals and dreams.

On behalf of Prosperity Connection’s Board, thank you for your current and continued support as we reach out to as many people as possible, helping them accomplish with their lives what will be positive for them and those they love.

In appreciation,

Susan E. Katzman
Chairperson
Since our founding, Prosperity Connection has made it a priority to build an organization that could fight economic inequity, open the door to greater opportunities for all people. Rather than run from these challenges, we’ve embraced the financial understanding needed to cooperate and find solutions that meet their needs, on their terms.

Throughout 2015, we worked diligently to ensure that we had the best possible opportunities for success. As a result, we have become a leader throughout the St. Louis region on financial education programs targeting low-income and underserved populations. It is because of this distinction that demands for our services increased beyond our capacity to meet all requests.

First Year of CDBG Funding St. Louis City and County invested in Prosperity Connection’s efforts for the first time in 2015 by awarding $70,000 in contracts to operate critical financial coaching initiatives throughout the St. Louis metro area. We were able to put Community Development Block Grant dollars to use by hiring an additional county coach, Evette Baker, and support our city coach, Sarah Dlugolecki.

Evette Baker Hired Evette Baker joined the Prosperity Connection team in 2014 to help meet the growing demand for financial coaching services and become the first full-time financial educator at Prosperity Connection. Evette brings a wealth of experience in homeownership education, as well as personal finance.

Salesforce Rolled Out Prosperity Connection took a huge step forward in 2015 by implementing the first stage of our Salesforce data platform roll-out. Our coaches work to empower clients, yet results and outcomes can be challenging without the right tools. Our uniquely designed Salesforce platform is allowing coaches to better assist clients and assess financial education interventions.

Meghan Joined Our Team Through a new initiative launched by the Consumer Financial Protection Bureau (CFPB), Prosperity Connection was fortunate to be selected as a host site for a new financial coach. Meghan Northcutt was hired to hit the ground running by integrating into our St. Louis County team’s operations. Her experience, background, and credentials in the financial education field are being put to use every day for the benefit of the 24:1 Community and broader St. Louis County footprints.

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By working together, we’ve been able to help make the program a success and equip clients with the tools they need to be successful.

Scholarship Foundation Interns
Through a new relationship with The Scholarship Foundation of St. Louis, and financial support from Equitable, Prosperity Connection was able to gain the help of MJ Gewalt and Denison University and the University of Missouri-St. Louis respectively, helped to build out our fundraising and marketing capacity. In addition to increasing their help, Prosperity Connection was able to assist both interns in building practical workplace experience.

Hosting Save Our Sons (SOS)
The Urban League responded to events in Ferguson, Missouri by launching a dynamic new employment and mentorship program for unemployed men. To make the program a success, they needed a space to be able to offer the Excel Center as the primary meeting space for programming, as well as to provide financial coaches to assist clients. By working together, we’ve been able to help make the program a success and equip clients with the tools they need to be successful.

Sarah Ernes Certification as a Financial Social Worker
Sarah Choplin received her certificate in Financial Social Work through the Center for Financial Social Work.

Meghan Honored by AFSC
Meghan Northcutt was awarded the TROY2015 of Excellence Award by the Armed Forces Services Corporation for her outstanding efforts to provide financial coaching services to the St. Louis community.

Ferguson Commission Report
In the wake of community unrest in Ferguson, Missouri and throughout the surrounding region, Prosperity Connection played an active role in the Ferguson Community’s sub-committee on Financial Inequality & Opportunity. Our organization was even featured as a model for how effective financial education interventions and outreach should be pursued by practitioners in St. Louis and beyond. Our participation in this process helped to demonstrate that we are more than service providers. At the end of 2015, our team and interns were awarded the ‘ROQStar of Excellence’ Award by the Armed Forces Services Corporation for her outstanding efforts to provide financial coaching services to the St. Louis community.

Abby McNamara Hired
Our team’s growth throughout 2015 was not limited to financial coaching services. By partnering with Equifax and Beyond Housing’s Community Resource Specialist, Abby’s talents enhance our ability to manage the Salesforce data as well as accurately complete compliance updates from funders and other supporters.

Grace Hill Credit Fair
Prosperity Connection’s ability to serve the community is heavily dependent upon funders and other supporters. At the end of 2015, our team and interns volunteered a combined total of 36 hours of service in one day to Kingdom House. We love our partners and want to make sure that we can be there for them, whether that entails financial education or other needed services.

Give-Back Day
Prosperity Connection’s ability to serve the community is dependent upon funders and other supporters. At the end of 2015, our team and interns volunteered a combined total of 36 hours of service in one day to Kingdom House.

Spooktacular
The 4th Annual Halloween Spooktacular was a huge success. Together with numerous community and bank partners, we were able to provide hundreds of individuals with a safe, fun evening and access to resources aimed at helping families manage difficult situations.

“Like” Prosperity Connection on Facebook and Twitter for the latest updates and events!

Make a gift or volunteer your time and talents to enhance our ability to provide financial coaching services to clients.

Prosperity Connection

For thoughtful policy change.

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JUNE

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For thoughtful policy change.
# Building Wealth & Family Legacies

## Client Demographics

### 2015 Prosperity Connection Financial Statement

### Statement of Financial Condition: For Fiscal Year Ending December 31, 2015

<table>
<thead>
<tr>
<th>Assets</th>
<th>Liabilities and Unrestricted Net Assets</th>
<th>Payments and Other Liabilities</th>
<th>Total Liabilities</th>
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<tbody>
<tr>
<td>Cash</td>
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<td>$198,789</td>
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<td>Fixed Assets</td>
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<td><strong>Total Assets</strong></td>
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<td><strong>$198,789</strong></td>
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<tr>
<td>Income</td>
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<td><strong>$247,260</strong></td>
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<tr>
<td>General Operations and Programs</td>
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<td><strong>$213,902</strong></td>
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<tr>
<td><strong>Total Income</strong></td>
<td><strong>$247,260</strong></td>
<td></td>
<td><strong>$213,902</strong></td>
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<tr>
<td>Expenses</td>
<td></td>
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<td><strong>$213,902</strong></td>
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<tr>
<td>General Operations and Programs</td>
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<td><strong>$213,902</strong></td>
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<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$213,902</strong></td>
<td></td>
<td><strong>$213,902</strong></td>
</tr>
</tbody>
</table>

### Prosperity Connection Board of Directors:

- Susan Katzman, Chairperson
- Tom Sullivan, Vice Chair
- John Windom, Secretary
- Gerald Brooks, Treasurer
- Patrick Adams
- Suzanne Hough
- Kathy Reeves

### Prosperity Connection Staff:

- Evette Baker, Financial Coach
- Sarah Drziolelo, MSW, Financial Capability Manager
- Julie Mauchenheimer, Development Specialist
- Jason K. D. McCall, Financial Education & Resource Manager
- Abby McNamara, MSW, Data & Community Resource Specialist
- Meghan Northcutt, CFPB Financial Coach
- Paul Woodruff, Executive Director

### Thank You to Our Funding Sponsors and Supporters:

- 24:1 Community Land Trust
- Beyond Housing
- Carrollton Bank
- Central Bank of St. Louis
- Enterprise Car Sales
- Enterprise Holdings Foundation
- Equifax
- Kresge Foundation
- Metropolitan St. Louis CRA Association
- National Cooperative Bank
- PNC Foundation
- Prosperity Connection Affinity Program Members
- Reliance Bank
- St. Louis Community Development Administration
- St. Louis Community Credit Union
- St. Louis Community Development Administration
- The Private Bank
- TheBANK of Edwardsville
- TIAA Direct
- Urban League of Metropolitan St. Louis
- US Bank Foundation
- Wells Fargo Advisors

### 2015 Statistics:

- **ZIP Codes Served**: 69
- **Coaching Sessions Held**: 257
- **Clubs Taught**: 216
- **Clients Served**: 6,010

### Demographics:

<table>
<thead>
<tr>
<th>Ethnicity</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>African American</td>
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<tr>
<td>Hispanic or Latino</td>
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<td>Caucasian</td>
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<table>
<thead>
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<td>Male</td>
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<tr>
<td>Female</td>
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<table>
<thead>
<tr>
<th>Income Level</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Very Low</td>
<td>3%</td>
</tr>
<tr>
<td>Low</td>
<td>3%</td>
</tr>
<tr>
<td>Extremely Low</td>
<td>56%</td>
</tr>
</tbody>
</table>
KARL – COACHING CLIENT
Karl, a veteran who was chronically homeless and struggling with addiction, got connected with Prosperity Connection through a joint capability effort with our partners at US Bank.

“I got a second chance at a new life. I never thought I could start over at 50. All I had was a backpack and a food card.” By working with our financial coaches, while receiving other support services like housing and job training through the Salvation Army, Karl was able to create positive change in his life.

“The odds are really stacked against you when you get that low…I like to work and feel like I have a purpose…the services were great; no one was rushing me or patronizing me. Prosperity Connection doesn’t enable you; you have to go out and do the stuff yourself.” Karl has come a long way in his recovery and has a steady job now. Although he still finds it difficult to trust many people, he knows he can trust the advice he gets from us.

WHAT HELPS THE MOST IS THE FACT THAT I HAVE A PLAN, WRITTEN DOWN FOR ME TO SEE. IT’S VISIBLE, FLEXIBLE AND WORKABLE FOR ME.

JENNA – COACHING CLIENT
For Jenna, financial stability was just out of reach. “I struggled for many years, digging myself deeper into a financial hole by constantly making poor decisions.” While looking for a helping hand, she found new hope after being connected to Prosperity Connection’s Sarah Dlugolecki.

“I made a declaration to myself that things were going to change. I told myself that I was going to reach out for help in every area of my life that I struggled with. The first coaching session was intense for me because I had to put everything on the table. I knew that being completely honest was the only way to start and get through this process successfully. But most of all, she (Sarah) provided encouragement and a lot of support.”

By working together, Jenna was able to develop new skills and build her confidence to take on her personal finances. “My biggest mistake was thinking I can do it on my own. Don’t get me wrong, old habits try to resurface and there are times where I give in. What helps the most is the fact that I have a plan, written down for me to see. It’s visible, flexible and workable for me. This vision, aligned with better decision, will help me to reach my future goal!”

ROBERT – 2012 JANICE MOSBY SCHOLAR
In 2012, Prosperity Connection awarded Robert a $2,500 scholarship to help him with his college expenses. A year later, in 2013, he completed Curt Ludewig with a Bachelor of Social Work and Certificate in Gender Studies from the University of Missouri-Saint Louis. Since that time, Robert started his career as a Student Advisor with The Scholarship Foundation of St. Louis, where he helps low-income high school and college students throughout the St. Louis region to help them gain access to institutions of higher learning and promote degree completion.

WHAT HELPS THE MOST IS THE FACT THAT I HAVE A PLAN, WRITTEN DOWN FOR ME TO SEE. IT’S VISIBLE, FLEXIBLE AND WORKABLE FOR ME.

JAMIE – 2014 JANICE MOSBY SCHOLAR
In 2014, Prosperity Connection awarded Jamie $2,500 to assist with her undergraduate expenses. After completing her degree from the University of Missouri-St. Louis, she decided to continue her studies as a grad student in the Physics Program. Because of her academic success, her graduate studies are being funded with support from NASA, the Missouri Space Grant Consortium, and Sun Edison Solar.

When asked what she is most proud of, Jamie said, “I am proud to be the first member of my family to go to college. It is a great achievement, and it opened up more opportunities for me and my children, and will allow me to brighten the future.” She plans to obtain her Master’s in Physics in May 2016 so that she can, “follow a career path that expands the definition of community to a world-wide area and allow me to make technological advances that can be applied anywhere.”

BUT MUST OF ALL, SHE (SARAH) PROVIDED ENCOURAGEMENT AND A LOT OF SUPPORT.

JAMIE – 2014 JANICE MOSBY SCHOLAR
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The future is here.