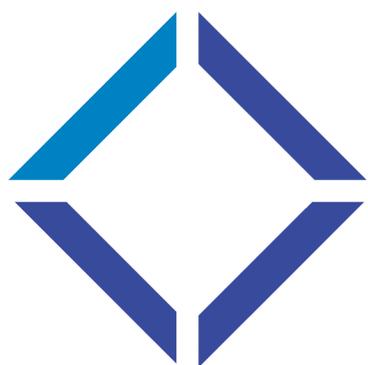


FOSTERING FINANCIAL STABILITY TOGETHER



**MYMONEY
WORKSHOP**

MISSION



My Money Workshop is a 501 (c) 3 nonprofit organization that educates people to manage their finances wisely and to make a lifetime of informed decisions.

We teach people to understand the decisions they make about money so they can build positive financial futures.



Dear Friend,

For over ten years, My Money Workshop has provided high-caliber financial education to over 20,000 participants from a range of socio-economic backgrounds, race, and ethnicity. Our mission is to educate people to manage their finances wisely and to make a lifetime of informed decisions.

Our founder, Dick's vision for My Money Workshop was that every participant who attended a My Money Workshop class, left with the practical skills and knowledge to begin a successful journey toward self-sufficiency. After his passing in 2015, Dick's family became even more committed to furthering and expanding his legacy. Our work today extends to teens and adults from all walks who want to become financially stable.

In the years since, My Money Workshop has partnered with over 100 public and private high schools, colleges, universities, specialty schools, and community-based organizations to deliver customized financial literacy workshops in the NY tri-state area. Workshops are delivered by 50 volunteer instructors who are experts from diverse financial industries including financial advisors, asset managers, analysts, bankers and many more.

You have an opportunity to impact the youth and low-income adults we work with. Together we can ensure that as many people as possible — especially those who may not have easy access to financial education — receive the tools and skills they need to achieve financial stability.

Thank you for your consideration. In the enclosed pages, we hope you will see the impact that your support can have on the communities we serve.

Sincerely,

A handwritten signature in black ink, appearing to read "Gineyda Diaz", with a stylized flourish at the end.

Gineyda Diaz
Executive Director

Co-Presidents

Robert Yaffa
Richard Yaffa

Treasurer

Eric Ribachonek

Secretary

Celene Menschel

Board of Directors

Douglas Alpuche
Jay Canell
June Jaffee
Marc Jerome
Charlie Swift
Earle Yaffa

Executive Director

Gineyda Diaz

HISTORY

My Money Workshop was founded in 2009 by Dick Yaffa, a Bedford, NY philanthropist. After several conversations with numerous college and high school students, he saw that students and young adults entering the workforce lacked knowledge about the fundamentals of money management.

Dick made it his mission to educate students and help them understand the economic consequences of their actions and the external factors affecting their future prospects.

In April of 2009, a workshop curriculum was developed and a test seminar was given to Sarah Lawrence College seniors located in Bronxville, New York. The students' attentiveness and questions underscored their need and desire for financial literacy and money management knowledge.

“Through what we do I would like to make a lasting impact on these peoples everyday lives.”

— Dick Yaffa

As a result of the success of these initial workshops, other colleges and organizations throughout Westchester County were contacted, and financial literacy workshops were conducted for approximately 300 students in 2009.

After his passing in 2015, Dick's family was even more committed to furthering and expanding his legacy. The goal of financial literacy for all became My Money Workshop's mission.

Since inception, My Money Workshop has partnered with over 100 public and private high schools, colleges, universities, specialty schools, and community-based organizations to deliver over 1,000 customized financial literacy workshops in the NY tri-state area.



THE NEED

- A survey in 2015 by the FINRA Investor Education Foundation found that only 63% of adults in the U.S. were able to answer 3 or fewer questions about every day finance correctly.
- A 2016 PriceWaterhouseCoopers survey of 5,000 millennials found that only 24% demonstrated basic financial knowledge.
- The Council for Economic Education reports that only one third of U.S. states require students to complete some type of financial education before graduating high school.
- The Federal Reserve's Report on the Economic Well-Being of U.S. Households in 2017 found that 40% of Americans couldn't pay for an unexpected \$400 emergency. This report also states that over one-fifth of adults are not able to pay their current month's bills in full.
- 30% of Americans feel confident in their knowledge about managing finances.
- New York ranks 18 in financial knowledge and education.
- "With total American credit card debt surpassing \$1 trillion for the first time in 2018 and only two in five adults having a budget, it's clear that better financial education is necessary." (thinkadvisor.com)

Together, these studies and statistics show that many individuals lack the basic knowledge necessary to manage their personal finances – and futures – responsibly. By targeting our programs to youth and underserved adult populations, we can ensure that as many people as possible, especially those who may not have easy access to financial education, have the tools and skills they need to achieve financial stability and avoid uninformed choices that may negatively affect their lives.



CHRIS' STORY



“I want to get a small apartment in the Bronx — build my credit, build my history, and save \$6,000 to rent an apartment of my own.”

CHRIS, A RESIDENT AT CROSSROAD RESIDENCE IN NEW ROCHELLE, IS ON A JOURNEY BACK TO SELF-SUFFICIENCY.

“I was afraid to get my credit score, but I went to Credit Karma like they told us at the workshop and then I was able to get a secure credit card. I put \$99 down and have started using it – not using more than 50% of my available balance and paying on time like we were taught. Now my credit is into the 500s, which is amazing.”

Chris, a resident at Crossroad Residence, is on a journey to self-improvement. “I started working at Five Guys Burgers, earning \$300 a week and I have no rent expenses being at the house so I can save it – put it toward my day to day expenses, my gym membership and all that. My hope is that in a year I can get out of the house, get a credit card and an apartment.”

Chris has lived at Crossroads Residence for the last six and half months. “I had a six-figure salary, credit cards, and more money than I could need and I lost it all because I was dealing with alcoholism and went through a divorce. I was very skeptical but my friend William went through the house (Crossroads) and the same program, and he raised his credit score by 100 points too, so I went. Alcoholism and addiction destroys your life, so I’m looking at this as a stepping stone. William’s been a great help too. He drives me places because he has a license and I don’t and he already has an apartment.

By the end of the year, Chris hopes to get a better job to afford rent and get back to corporate, but at a more low-pressure and low-stress job. “I want to get a small apartment in the Bronx — build my credit, build my history and save \$6,000 to rent an apartment of my own.”

When asked what inspires him to keep going, Chris said “my 20-year-old daughter – my family really, but most of all my daughter. She is in college now. I had some money from the divorce and with what I’m making now, I can help her with half her college and her books since it’s community college. It’s great to do that even if it means I have to go without.” Chris’ daughter is pictured above. (continued on page 13)



My Money Workshop is a financial literacy 501 (c) 3 organization that offers our participants actionable steps for a better tomorrow. Our mission is to educate people in the NY Tri-state area to manage their finances wisely and to make a lifetime of informed decisions. Our programs empower our participants, both youth and adults, to learn to advocate for themselves as they begin or expand their financial journeys.

20,000

PARTICIPANTS
SINCE INCEPTION



1,000+

WORKSHOPS
AND COUNTING



100% FOUND
THEIR CONFIDENCE IN
MANAGING THEIR
LONG-TERM FINANCIAL
STABILITY INCREASED



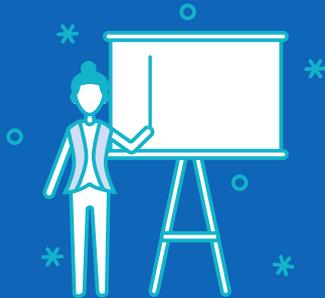
77%



SAY THEY WILL
SAVE AT LEAST \$25
EVERY MONTH

50+

VOLUNTEERS &
INSTRUCTORS



100+

CLIENT
PARTNERS
SINCE 2009



Full list on www.mymoneyworkshop.org/partners

MY MONEY WORKSHOP'S DONORS HAVE A DIRECT IMPACT ON OUR PROGRAMS



0 25 50 75 100

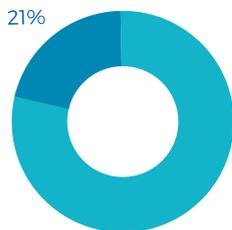
100%

of our programs are
offered free of charge to
workshop participants

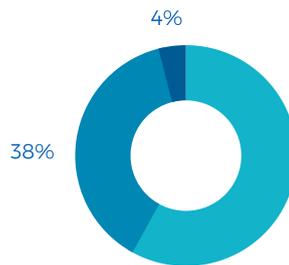
78%

of our programs are
provided free of charge
to our clients partners

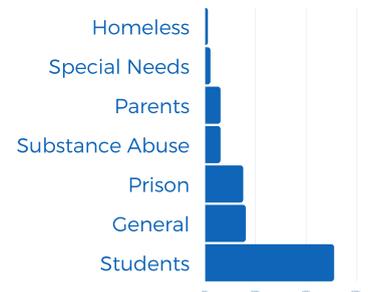
DEMOGRAPHICS



INCOME



AGES



POPULATIONS

Your donations help our participants develop skills that enable them to advocate for themselves and create a better vision for the future. **DONATE TODAY AT mymoneyworkshop.org**



DEMOGRAPHICS

My Money Workshop is a 501 (c) 3 organization that educates people to manage their finances wisely and to make a lifetime of informed decisions. We teach people to understand the choices they make about money so they can build positive financial futures.

We partner with public/private high schools, colleges, universities, specialty schools, and community-based organizations to deliver highly interactive financial literacy workshops to students and community members ages 12+.

We have created financial management courses designed for all audiences from school-aged kids, college students, individuals in prison re-entry programs, and retirement communities, among others. Our goal is to continually work with the school or community agency to identify the content that will resonate best with participants.

79% of our Client Partners in serve low-income individuals.

You can learn more about our partners at <https://mymoneyworkshop.org/partners>

In 2019, My Money Workshop hosted 280 workshops and served 3,273 participants. 79% of these participants were low-income.

My Money Workshop's programs are delivered as standalone classes or as part of our Foundation for Financial Success Series Program. All programs are customized to fit the need of each student group.

Volunteer instructors who are experts from all financial industries teach our workshops. Since our inception, we have supported over 20,000 participants at over 1,000 workshops.

During the COVID-19 Pandemic, My Money Workshop pivoted our programs to an online solution that offers pre-recorded and live webinars to participants as well as other digital resources.

Learn more about our impact. <https://mymoneyworkshop.org/impact>

“I definitely enjoyed coming together with like-minded people to know I’m not alone with getting a better handle on my finances moving forward.”

— Participant

PROGRAMS

Our mission is needed as much today as it was when we were founded. Dick's vision lives on in the diverse programming we deliver to our partners and participants every day. Our customized and innovative financial literacy workshops are for students ages 12 - 23 and adults 24-50+.

Each My Money Workshop session is always customized to fit the workshop participant's needs regardless of the amount the client partner pays. Our staff and instructors afford the same high standard and quality efforts to clients and participants across all our client partners.

Our goal is to continually work with the school or community agency to identify the content that will resonate best with participants.

Foundation for Financial Success

4-part series for children and adults

(1-2 hour workshops, framework customized for each audience)

My Money Workshop has identified a proven curriculum that allows participants to build a foundation, which will provide them with a strong vision to embark on their journey to becoming economically self-sufficient

- Intro to Basic Money Management
 - o Importance of being financially responsible and Setting SMART financial goals
- Budgeting
 - o Importance of expense tracking and budgeting
 - o Creating a budget
- Budget Management
 - o How to effectively manage a budget
 - o Tips and hands-on activities
- Banking and Savings
 - o Importance of saving and having a bank account
 - o Opening a bank account
 - o Establishing an emergency fund

ADDITIONAL PROGRAM OFFERINGS

One-Stop Fundamentals of Money

Management

1-2 hour workshop for organizations with rotating populations

- Review of fundamentals of money management for individuals using MMW Money Management flyer and budget and expense tracking tool



Financial Jeopardy board



Sarah Lawrence College Workshop

Financial Needs Discovery Session

1-2 hour informational workshop

- Bilateral conversation with participants to determine the needs of the participants and pre-cursor to Foundations for Financial Success or Foundations for Financial Success PLUS+
- Review Terminology
- All participants are surveyed to gather information that will help guide the creation of curriculum for that specific audience

Foundation for Financial Success PLUS+

6 monthly workshops to year-long series for children and adults (customized for each audience)

- Beyond the foundations. Each session allows the participants to delve deeper into each topic.
- Includes all topics in Foundations for Financial Success and can include all My Money Workshop 13+ curriculum topics
- In depth education on all money management, debt, credit, and savings topics
- One-on-one coaching to help each participant stay on track



PROGRAMS (Cont.)



Dutchess Community College Finance Week Workshop

MY MONEY WORKSHOP CORE TOPICS

Personal Finance
Financial Responsibility
Smart Banking
Expense Tracking
How to Budget
Budget Management
Savings and Money Challenge
Smart Shopping Tips
Saving Receipts
Credit Score
Identity Theft
Credit Cards
Managing Debt
Insurance
Moving Out
Home Buying
Saving for Retirement/Investing

ADDITIONAL TOPICS

Investment Basics
Tax Time
Guest speaker workshops
Games and Vision Board sessions

*“I feel more aware of
being solely responsible
for my financial stability.”
— Participant*

VOLUNTEERS

Workshops are delivered by volunteer instructors who are experts from all financial industries including financial advisors, asset managers, analysts, bankers and many more. Our goal is to continually work with the school or community agencies to identify the content that will resonate best with their participants so having the matching the right instructor with the right partner is important.

You can view a full list of our instructors on our website at mymoneyworkshop.org/instructors/

My Money Workshops are taught by volunteer instructors with a background in money management and/or economics.

My Money Workshop offers our volunteer instructors teaching opportunities within their local working area and/or close to their homes. The commitment to volunteer is very manageable ... a few workshops a year.

Opportunities to volunteer on a more frequent basis or to volunteer services pro bono are also available.

Volunteers can choose to donate their skills in marketing, PR, data entry, and more! No finance background required.

ALL VOLUNTEERS MUST MEET THE FOLLOWING CRITERIA

- *Have a background in money management and or/economics or another financial service-related field*
- *Can teach in the NY tri-state area*
- *Can teach a minimum of four classes per year*
- *Pass a background check*



COMMUNITY IMPACT



Sarah Lawrence College workshop

“This was helpful and helped us understand how and what challenges we’ll face with money in the upcoming years. It’s scary but I feel much more relaxed than I was before.”

— Participant

- Over 20,000 participants have attended over 1,000 workshops since 2009
- Workshops have been delivered at over 100 organizations in the NY tri-state Area
- Over 50 Volunteers, growing to 100 by 2021
- All workshops are free to participants
- 80% of our clients do not pay for our services, 20% pay half of the real cost of workshops, as little as \$100 to \$300 per workshop

90% of participants are likely or highly likely to start budgeting.

96% found that their confidence in managing their long-term financial stability increased or increased greatly.

100% found the class helpful or very helpful in helping them understand how to manage their money.

OUR PARTNERS

Since inception, we have delivered workshops at over 80 organizations. Our partners help us reach our mission every day. In 2019, we will host close to 270 workshops across the tri-state.

Chris, whose story you read on page 6, is one of many participants at Crossroads Residence that have made considerable changes to their finances. Most now share tips and tricks to the incoming residents. Chris has even taken his house mates to open their own bank accounts.



We are proud to partner with Crossroads Residence. We first connected with Barbara Queenan, Crossroads' Program Director, in 2016 when she worked at a different client organization, Reagan Residence. After Barbara moved to Crossroads in 2018 she knew our services were needed there just as much.

Barbara has thirty years' experience working in accounting and purchasing, but September 11th ignited a career change that led her to Crossroads as a client care worker in October 2006. Barbara became Crossroads' Program Director in 2018. She is a credentialed Alcoholism and Substance Abuse Counselor and is two semesters away from a BS in psychology.

Crossroads' mission is to provide safe and supportive transitional housing for men recovering from alcohol and substance abuse. "We intend for our residents to leave better than they arrived. Our residents are referred from various SUD treatment modalities. Crossroads requires that residents are 30-days sober and clean, have county residency, Westchester Department of Social Service approval, or the ability to self-pay."

Crossroads is just one of many partners where we deliver workshops. Our instructors look forward to our monthly workshops there and we're excited that we have been able to see such great success from the residents.

"My Money Workshop assists our residents with understanding budgeting, saving, establishing credit, and navigating banking finance. For our residents, financial literacy is essential for gaining and maintaining independence."

SPONSORSHIP BENEFITS & DETAILS



Workshop for the Aupair Program at the English Language Institute of Pace University

My Money Workshop also offers individual and corporations opportunity to impact a diverse audience in the NY tri-state area throughout the year. We invite you to join My Money Workshop to empower close to 3,000 workshop participants annually on their paths to financial stability and wellness.

We aim to provide value to sponsors by:

- Partnering to increase the financial literacy of the communities we serve.
- Providing opportunities for you to market your company to an audience across three states.
- Providing you with opportunities to become actively involved with My Money Workshop and the communities we serve.
- Helping to enhance your profile as an active supporter of a worthwhile initiative that promotes financial wellness, empowerment, and personal development to a growing audience.

SPONSORSHIP OPPORTUNITIES

Fundamentals Sponsor - \$2,500

- Recognition on website, donor newsletters and a sponsor highlight on social media

Turning Point Sponsor - \$5,000

- Sponsor one 'Foundations for Financial Success' Program for working poor adults at a local community-based organization
- Opportunity to display collateral/giveaways at workshop
- Opportunity for a sponsor representative to speak at the first workshop of the series
- Recognition on website, donor newsletters and a sponsor highlight on social media
- Name and logo listed as presenting sponsor in presentation materials
- 2 tickets to anniversary special event TBD

Foundations for Success Series Sponsor - \$10,000

- Designation and recognition as a Presenting Sponsor of the anniversary celebration.
- Sponsor two 'Foundations for Financial Success' Programs: one for working poor adult group and one for teens and young adults at a partnering school or community-partner program
- Opportunity to display collateral/giveaways at workshop
- Opportunity for a sponsor representative to speak at the first workshop of the series
- Logo on website as a featured partner, Recognition in donor, client, and volunteer newsletters and quarterly sponsor highlight on social media for one year
- Name and logo listed as presenting sponsor in presentation materials
- 10 tickets to anniversary special event TBD

Investor Series Sponsor - \$15,000

- Sponsor a 12-part 'Foundations for Financial Success PLUS+' Program over the course of the year at a partnering organization.
- Opportunity to invest and impact in the lives of participants from the beginning to the end of the series by providing one-on-one support and progress evaluation for a full year
- Opportunity to display collateral/giveaways at workshop
- Logo on website as a featured partner, Recognition in donor, client, and volunteer newsletters and quarterly sponsor highlight on social media for one year
- Name and listed as presenting sponsor in presentation materials
- 10 tickets to anniversary special event TBD



SPONSORSHIP OPPORTUNITIES

Blueprint for Success Sponsor - \$25,000

- Listed as Premier Partner and Sponsor of the production of our Annual Client Workbook. This workbook will ensure that close to 3,000 participants have a blueprint that will help keep them on track to financial success
- Name and logo listed as Lead sponsor in participant workbook for one year
- Opportunity to display collateral/giveaways at workshop
- Logo on website as a featured partner, Recognition in donor, client, and volunteer newsletters and quarterly sponsor highlight on social media for one year
- Name and listed as presenting sponsor in presentation materials
- 20 tickets to anniversary special event TBD



Boys and Girls Club Summer Program Fieldtrip with Patriot Bank

THANK YOU!



“Its not always easy finding presenters that can connect. The youth that I have chosen to work with are often described by society as “AT RISK” yet I beg to differ. Often this label creates a stigma with caged in potential but I have seen that when offered information that perhaps they have never had, they begin to see all the possibilities. Many of them have inherited circumstances that are not of their making alone and need to know that second chances do exist. And as the instructor so wonderfully explained, they are the center of their own universe and the choices they make can seriously impact any change that they desire. The service you provide is so very necessary especially for youth who may have had no positive examples or baseline of healthy habits or life strategies.”

- Hilary Blackman, WDAY Program - Out of School
Workforce Development Academy for Youth, White Plains Youth Bureau



Sponsorship Form

Please fill out the following form to confirm your chosen sponsorship level. Completed forms can be returned to Gineyda Diaz, Executive Director, at gineyda@mymoneyworkshop.org. Please don't hesitate to contact us with any questions (518) 595-9808.

CONTACT INFORMATION:

Company Name *(as you wish to be acknowledged)*

Contact Person's Name

Company Email Address

Contact Phone Number

Address

City/State/Zip Code

INDIVIDUAL CORPORATE SPONSORSHIP OPPORTUNITIES

- ____ \$2,500 Fundamentals Sponsor
- ____ \$5,000 Turning Point Sponsor
- ____ \$10,000 Foundations for Financial Success Sponsor
- ____ \$15,000 Investor Series Sponsor
- ____ \$25,000 Blueprint for Success Premier Sponsor

PAYMENT INFORMATION:

____ Please send me an invoice

____ I have enclosed a check made payable My Money Workshop

____ Please charge my credit card

Card Type: Visa / MC / AmEx / Discover

Card Number

Expiration Date

Security Code

\$

Total Sponsorship Commitment

Authorized Sponsor Signature

Date

THANK YOU FOR SUPPORTING MY MONEY WORKSHOP!

Once we receive your completed sponsorship form, our staff will contact you to discuss event arrangements, sponsorship benefits and recognition.

Please send your high-resolution color and black-and-white logos (.EPS or vector preferred) to gineyda@mymoneyworkshop.org All materials will be sent for your approval before going to print.