



**JONATHAN D ROSEN**  
FAMILY FOUNDATION

# ANNUAL REPORT



# 2021

JANUARY - DECEMBER

# LETTER FROM THE PRESIDENT

Dear Friends,

As I reflect on the year, I'm reminded of the quote, "Being challenged in life is inevitable, being defeated is optional." The challenge for 2020 was determining how to deliver an effective summer camp in the midst of a world-wide pandemic, which we did by shifting to online camps. Then, 2021 presented its own challenges with the uncertainty of which direction to focus on.

This challenge not only pushed our expansion, but also allowed us to develop an internship program that is so much more valuable to all of us. I have thoroughly enjoyed the opportunity to get to know the interns and to be able to mentor them. I am continually inspired by their dedication to personal growth and their desire to be smarter and better.

The past two years have been empowering; I am grateful for the dedicated people in our corner. From students that return as volunteers, to interns that share with others how excited they are to be a part of something so important, our Wealthy Habits family is growing fast and I am amazed every day with how much of it is organic and unprompted.

As we prepare for 2022, I want to extend my gratitude to our donors, business partners, volunteers, and dedicated Board of Trustees. Without their continued support, we wouldn't be able to impact the lives of so many students.

Sincerely,



Tracy Tanner  
President & CEO



## JDRFF'S MISSION:

To empower children and adults across the socioeconomic spectrum with the knowledge and skill essential for successful financial decision making.

# WHO WE ARE

The Jonathan D Rosen Family Foundation is a 501(c)(3) organization that focuses on making financial education **accessible, adaptive, and affordable** primarily through its Wealthy Habits programs. These programs focus on making the information relatable and simple so that even an eleven year old feels the excitement to save and invest early.

Beyond teaching students in the southeast with in-person camps, the virtual camps and workshops reach children all over the US, making financial knowledge accessible regardless of location. Our flexible curriculum has allowed us to develop specialized sessions for individual-specific needs. We also provide scholarships for lower-income families, making personal finance affordable to students who would not otherwise be able to attend. With these goals in mind, the Wealthy Habits programs have seen continued success in reaching more children every year with personal finance and investment information.

We had a remarkable year of providing educational programs in a variety of mediums, with 2021 enrollments far exceeding previous years!

**2,178** STUDENT ENROLLMENTS

**689**  
Enrolled

**SUMMER CAMPS**  
**High** enrollment for both virtual and in-person summer camps

**655**  
Enrolled

**PARTNERSHIPS**  
**Three** new major partnerships

**433**  
Enrolled

**SELF PACED COURSES**  
**Four** self-paced courses for youth and **one** for adults

**401**  
Enrolled

**WORKSHOPS**  
Topics such as taxes, net worth, and getting a job



# OUR IMPACT

	2021 IN SUMMARY	IMPACT TO DATE
STUDENTS TAUGHT	<b>2,178</b>	<b>10,747</b>
INSTRUCTIONAL HOURS	<b>17,795</b>	<b>101,331</b>
PROGRAMS FACILITATED	<b>175</b>	<b>729</b>



Of the \$300 million in Federal Government spending on K-12 public education, a mere \$5 million is allocated to financial literacy programs in schools. And sadly, these programs are just not yielding the outcome we need in order to increase Americans' strikingly low overall financial literacy rate of 57%.

We are determined to bridge the gap of financial literacy education by focusing on delivering programs that provide engaging, real-world experience for an education that students won't forget. We believe that it is our duty to change the mind-set of the next generation of adults so they can have a better future.

## STUDENT REVIEWS

"I learnt so much about how to manage my finance and money. Julian and Dhruva made this camp so entertaining and engaging for me so I learnt a lot." Lahiri, 13

"The camp was really fun and helped me learn a lot about finance. This camp was better than most because we learned the curriculum through games. This helped me really take in all the information. I definitely recommend this camp!" - Anya, 13

# PARTNERSHIPS

## SAINT RAPHAEL CATHOLIC SCHOOL



In our 7th year, SRCS is our longest ongoing partner. Each May we travel to Raleigh, NC to provide a full-day of Wealthy Habits to the 150 students at SRCS. The continued sponsorship by Jim Miller has provided the necessary funding that makes this program a success.

## DICK'S SPORTING GOODS



As part of DSG's financial literacy initiative to support the employees at their distribution center, Wealthy Habits created our first self-paced course targeting adults, encompassing budgeting, insurance, investing, and credit management and repair.

## FULTON COUNTY BOARD OF HEALTH



The FCBOH's ongoing two initiatives, Adolescent Health & Youth Development and Skills, Knowledge, and Youth Empowerment have included a Wealthy Habits program since 2020. As their program continues to grow, so does the partnership.

## EDGE CAPITAL GROUP



As the managers of the YMCA's endowment, Edge has a strong philanthropic desire to help students that are a part of the YMCA. As financial advisors, they were excited to bring the Wealthy Habits program to multiple Atlanta YMCAs and also those in Midland, Texas.

## FRIENDS & SUPPORTERS OF SEN. MILTON POTTER



Dedicated to improving the well-being of those living in the Virgin Islands, Senator Potter's staff put together an initiative to provide a self-paced financial literacy program to its students. With the funding they secured, they were able to offer the Wealthy Habits self-paced courses to over 400 students.

# 2021 INTERNS

This was our biggest group of interns yet with 16 instructors and 2 office interns. They were an integral part of our record breaking year. They helped us teach over 350 more students than in 2020!

These motivated and passionate college students connect with children on a level they understand and deliver material that is often confusing in a way that is clear and relevant. The end result is a room full of students excited to listen and learn.

Not only did this group of interns teach nonstop during camps, but in their downtime they were charged with assisting the organization's current projects like the partnership with Dick's Sporting Goods.

Their dedication bettered not only the students but the instructors themselves! They gained a better foundation of personal finance, improved their public speaking skills, grew confidence, learned how to overcome challenges, and gained valuable practice working with a team.



## PARENT'S PRAISE FOR OUR INSTRUCTORS

"Great program! The instructors made the info relatable, fun and educational. Thanks!"

"My son Ryan was very engaged in the camp. Thank you for the attentive instructors who made the content interesting. I am very impressed by the experience."

"The instructor was energetic, knowledgeable and prepared for each lesson. I was thoroughly impressed with the program and...I will be signing my daughter up for next summer's camp."

# FINANCIALS

## STATEMENT OF FINANCIAL POSITION

ASSETS	
Cash	\$229,500
Short Term Investments	\$1,700,000
Long Term Investments	\$2,040,700
Fixed Assets	\$30,100
<b>Total Assets</b>	<b>\$4,000,300</b>

## STATEMENT OF ACTIVITY

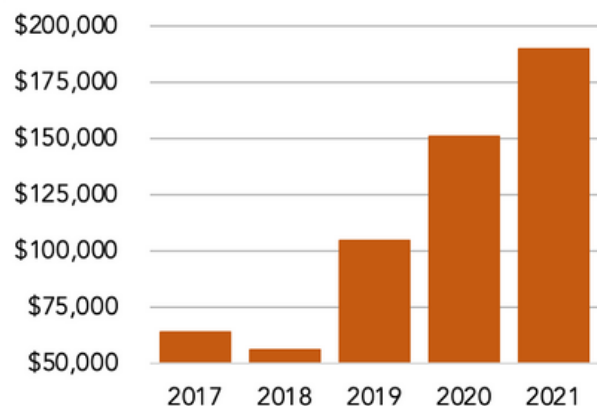
REVENUE	
Donated Support	\$44,510
Earned Revenues	\$189,785
Investment Earnings	\$28,410
Reserves	\$73,585
<b>Total</b>	<b>\$336,290</b>

EXPENSES	
Program Expenses	\$66,710
Personnel Expenses	\$242,350
Business Expenses	\$27,230
<b>Total</b>	<b>\$336,290</b>

Our 2021 goal for earned revenue was \$178,000, which we exceeded by over \$10,000! Not only that, but we have seen consistent revenue growth for the last several years, despite navigating staff changes, a global pandemic, and the tragic loss of our founder. Our resiliency and determination to succeed have set us up well for 2022, and we look forward to continue growing in coming years.

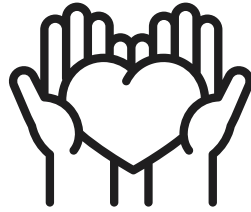


## YEARLY REVENUE GROWTH



# GET INVOLVED

There are several ways you can get involved, from volunteering individually to forming a partnership. We would love to work with you or your company!



[Click here to see involvement opportunities!](#)



[Click here for our donation page!](#)

Don't have time to volunteer but still want to help us advance our mission? We accept monetary and in-kind donations of both products and services from individuals and organizations.



## In Memory of Our Founder



Jonathan D. Rosen was passionate about preparing future generations for financial stability. As a result, he founded the Wealthy Habits programs and made the initial endowment of \$5 million to ensure the youth of tomorrow are provided with the foundation of financial skills and knowledge critical to their success. Sadly, we lost Jonathan in a terrible accident in October of 2021. He was an amazing man that always put others first. Through his great leadership, he has positioned the organization to continue for years to come, and we are determined to carry on his legacy.

# THANK YOU TO OUR SUPPORTERS

## Donations Over \$100

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Ellen Chester  
Catherine Ivey  
Scottish Rite Hospital  
Ashely & Nick Pappas  
Amy Hennessy  
Cameron Welch  
Charles Hitt  
Connor Nottingham  
Dan & Janine Martin  
Krista Johnson  
Deborah Nadel  
Richard Rodman  
Emily & Ryan Sliberman  
Greg Perrella  
Gail Moultrie  
Heather Middleton  
Richard Litner  
Stella & Ole Sweedlund  
Shaw Gross  
Laura, Mike & Zoe  
Wesolowski  
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Diane Lefebvre  
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## Our Generous Business Supporters

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