

2022 & 2023

ANNUAL REPORT

MISSION STATEMENT

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

LETTER FROM THE CEO



TRACY TANNER

Dear Friends,

Early personal finance education is crucial for building a secure future. The JDROS Family Foundation, through its Wealthy Habits program, is committed to providing students with financial education that is both impactful and enduring. Our goal is to ensure that the smart financial habits we teach remain with our students throughout their lives, regardless of the challenges they may face.

In our complex and ever-evolving economy, young people are presented with numerous options in, credit, employment, insurance, banking, and investing. These choices can be daunting, even for the financially savvy. While many state leaders are prioritizing personal finance education, the effectiveness of these programs depends on simplifying complex concepts and relating them to everyday decisions. Without this, mandatory education alone won't significantly alter the financial trajectories of our youth. It's essential that we focus on providing reliable guidance and advice to ensure the financial success of the next generation.

Thanks to the support of our Board of Trustees, professional partners, and community, we have been able to expand our reach and impact more youth than ever before. Our dedicated staff, volunteers, and interns play a vital role in keeping our operations running smoothly and contribute valuable insights and growth ideas that are key to our success. I am deeply grateful for the contributions of everyone involved over the years.

We invite you to join us in our mission to equip students from all socioeconomic backgrounds with the knowledge and skills necessary for sound financial decision-making.

Best,

A handwritten signature in blue ink that reads "Tracy Tanner". The signature is fluid and cursive.

Tracy Tanner



ABOUT US

Over the past eleven years, the Wealthy Habits program has made a profound impact on the financial understanding of the next generation.

Based in Atlanta, our programs have successfully reached over 14,000 middle and high school students through engaging and interactive workshops and camps. These programs, conducted both in-person and virtually, have proven to be transformative, making complex financial concepts accessible and enjoyable. Our Atlanta-based initiatives provide students with hands-on experiences and real-world applications of financial principles, fostering a deeper understanding and long-lasting financial habits. Additionally, our virtual programs extend our reach beyond local boundaries, delivering the same high-quality education in a fun and dynamic online environment. By integrating interactive tools and personalized instruction, we ensure that students, regardless of their location, can benefit from life-changing financial education. Through our dedicated efforts, we are proud to cultivate a generation of financially savvy and responsible individuals poised for success.

The JDRosen Family Foundation is dedicated to empowering youth through financial education. Established with a vision to equip students with the tools needed for financial success, the foundation focuses on creating programs that are both engaging and educational. Our flagship initiative, the Wealthy Habits program, offers comprehensive personal finance education that is accessible and impactful, fostering lifelong smart financial habits. Through our efforts, we strive to build a financially literate and responsible future generation.

**2022 & 2023
REACH**

4,294	STUDENTS
37,594	INSTRUCTIONAL HOURS
8.76	AVERAGE HOURS PER STUDENT

OUR IMPACT

What Makes Us Different and Impactful

What sets Wealthy Habits apart is our innovative approach to creating and delivering financial education.

Our focus is on understanding students and fostering their curiosity about finance. We aim not just to educate, but to inspire students to explore how financial principles will shape their future lives. This approach ensures that our students don't just learn—they transform. They leave our programs with a deeper respect for money and a keen understanding of its role in their lives.



Our Innovative Approach

Each year we employ 15+ highly motivated and academically focused interns to bring new ideas and understanding to what today's youth are experiencing in the current societal landscape. This allows us to better connect with our student demographic and deliver an educational program they feel is relevant.

While we could employ professors or financial planners to develop our curriculum or teach our programs, their impact wouldn't match the life-changing effects our programs achieve. Our interns are not only committed to improving their own skill sets and growing professionally, but they also bring a relatable perspective that resonates with young minds.

This approach ensures that our students don't just learn—they transform. They leave our programs with a deeper respect for money and a keen understanding of its role in their lives.

This profound impact sets Wealthy Habits apart as a superior choice, delivering a unique and transformative educational experience that shapes financially savvy, empowered individuals prepared for success.

STUDENT COMMENTS

*"This class was helpful for learning the fundamentals of finance. It allows kids to get introduced into the financial world and begin to build a plan for the future. The instructors are knowledgeable about the subject matter and are able to efficiently explain everything."
- Keerat, Age 15 (2023)*

*"It was amazing! I learned a lot about money and it will help you in the future to learn about money and investing/ etc. I really enjoyed it and I hope you will too! There are games with learning at the same time! Amazing!"
- Kai, Age 11 (2022)*

SOCIAL RESPONSIBILITY

Wealthy Habits focuses on making a significant impact in underserved communities, particularly where young people face educational disadvantages or lack access to personal growth-related extracurriculars. We emphasized expanding the availability of both virtual and in-person camps, as well as independent programs, to those in challenging financial situations or rural areas.



JACOR FOUNDATION GRAY, GA

The Jones Area Council of Relief Foundation is a nonprofit dedicated to enhancing Jones County, with a major focus on improving financial literacy. Gray, a small city of about 3,400 residents, often lacks external support for youth resources. Wealthy Habits saw an opportunity to contribute its expertise by hosting a successful 5-day, 35-hour camp in Gray, Georgia. Our Finance Instructor interns taught children aged 11-17 from diverse backgrounds, and the student feedback was overwhelmingly positive.

"The most valuable things I learned were how to save and invest. I have no least favorite parts of the program."
- Gray, GA Wealthy Habits Camper, Age 11

"I loved the Super Money Game and the other activities. Everything was fun!"
- Gray, GA Wealthy Habits Camper, Age 15



MURPHY HARPST CEDARTOWN, GA

Murphy-Harpst is a nonprofit dedicated to supporting at-risk children through foster care, community programs, and therapy services. Focused on improving the lives of Georgia's most vulnerable youth, they strive to offer these children a better future. The JDRosen Foundation sent four Finance Instructor interns to teach two 5-day, 35-hour camps at Murphy-Harpst's residential campus in Cedartown, Georgia. The camps were well-received, with students showing a significantly improved understanding of personal finance. Wealthy Habits courses cover essential topics often missing from public school curriculums, providing neglected children with valuable knowledge. Having younger instructors helped make the content more relatable and engaging for the diverse group of students.

BUILDING SOLID PARTNERSHIPS



**6 YEAR LONG
PARTNERSHIP**



**363
STUDENTS**



**44
INSTRUCTIONAL
HOURS**

FULTON COUNTY BOARD OF HEALTH

The Jonathan D. Rosen Family Foundation has partnered with the Fulton County Board of Health (FCBOH) since 2018, sharing a commitment to youth betterment. Wealthy Habits has collaborated with FCBOH to teach financial literacy across various Atlanta locations, aligning with three of their key programs.

The SKYE program assists teens in leading healthier, more successful lives through HIV, STI, and unplanned pregnancy prevention, community leadership, and financial support initiatives. The AHYD program focuses on sexual health and reducing negative sexual-health-related events. The Upward Bound program aids lower-income youth in preparing for college and succeeding in higher education. Despite their distinct focuses, all three programs and FCBOH share a common goal with the JDRosen Foundation: the betterment of individuals through specialized education.

The Wealthy Habits approach to student-guided sessions incorporates the traditional Wealthy Habits curriculum but also addresses topics of specific interest to the students, ensuring relevance and engagement. Our partnership with FCBOH has been immensely rewarding, and their appreciation for our collaboration underscores the strength and impact of our joint efforts.

STUDENT SPOTLIGHT



ROLAND
Age 17

* Q: What does it mean to you that you get the opportunity to learn financial literacy at such a young age?

A: I feel like it's going to give me a better understanding for when I enter the stock market. So far we've covered vocabulary such as equilibrium and surplus, so we can better understand what's going on in the money world.

* Q: What else are you looking forward to learning this week at camp?

A: I'm hoping to learn a little bit more about banking and how to use banks to to generate more wealth.



SANIKA
Age 11

* Q: Tell me about something you learned at camp this week.

A: This week we learned about supply and demand and terms like surplus vs. shortage. We also learned about the difference between wealthy habits and poor habits.

* Q: Can you tell me what an example of a wealthy habit and a poor habit?

A: A wealthy habit would be saving your money and a poor habit would be wasting your money like gambling.

INTERN SPOTLIGHT

Olive Weeks, a university student at Centre College in Danville, Kentucky, was raised in College Park, Georgia, and is a two-time Wealthy Habits program participant. Now an Economics major, she returned to teach the next generation of financially-savvy youth, using her camp experience to connect with students. As an instructor at many of our summer camps, Olive effectively helped students understand and retain information, leveraging the knowledge she gained years before.



OLIVE WEEKS

“My own time as a student in Wealthy Habits programs sparked my interest in economic theory and helped me choose my current career path. I'm thrilled to be able to pay that knowledge forward to the next generation of students.”

-Olive Weeks

Jenna McClain is an Economics student at Murray State University in Murray, Kentucky. Originally from Evansville, Indiana, Jenna moved to Atlanta for the summer for the express purpose of teaching at Wealthy Habits. Her own interest in personal finance and belief in the importance of financial freedom for all made her a perfect fit for the finance instructor position.



JENNA MCCLAIN

“Wealthy Habits is giving kids invaluable information to which they might not otherwise have access, especially in a typical school curriculum. I have faith in the organization's mission and think great things are being done in our camps and programs.”

-Jenna McClain

2022/2023 FINANCIALS

* FINANCIAL POSITION

Total Assets **\$3.6 MILLION**

Liabilities **\$68,000**

* REVENUE BREAKDOWN

At Wealthy Habits, we are committed to transparency and accountability in our financial operations. Our revenue streams are diverse, allowing us to sustainably support our mission of providing financial literacy education to all. Here's a breakdown of our revenue sources for 2022 & 2023

Contributions **\$211,559**

Earned Service Fees **\$324,031**

Investment Income **\$117,200**

* STATEMENT OF ACTIVITY

Revenue **\$652,790**

Expenses **\$720,676**

* EXPENSE BREAKDOWN

We prioritize financial efficiency and effectiveness to ensure that the more of our funds directly support our mission. By keeping our administrative costs low, we maximize the impact of every contribution, allowing us to allocate a higher percentage of our resources towards delivering high-quality financial literacy programs. This commitment to fiscal responsibility reassures our funders that their donations are making a meaningful difference in the lives of those we serve.

Direct Program Expenses **91.2%**

Administrative & Fundraising **8.8%**

FUTURE OUTLOOK

GROWTH PLAN

To date, Wealthy Habits has impacted just over 14,000 students since our creation in 2012. through both our live-online and in-person camps as well as our other various programs and endeavors.

While increasing numbers is always a focus for every organization, we will make an impact in as many of those we serve as possible. Wealthy Habits has set a target to have impacted a total of 35,000 students by year-end 2028.

INNOVATION

At Wealthy Habits, innovation is driven by the fresh perspectives and dynamic ideas of our college interns. Each year, we welcome a new cohort of talented interns who bring their energy and creativity to our organization. They play a crucial role in teaching, updating, and adding new ideas to our curriculum, ensuring that it remains relevant and engaging.

Staying Current: Our interns help us stay ahead of the curve, incorporating the latest trends and best practices in financial education. This constant infusion of new ideas keeps our curriculum more up-to-date and effective than any static digital learning platform.

Innovative Solutions: Our interns also contribute innovative business solutions and technological enhancements, enabling us to continuously improve our offerings. Their fresh perspectives help us explore new ways to utilize technology and deliver high-quality financial education.

By embracing the ideas and enthusiasm of our college interns, Wealthy Habits ensures that we remain at the forefront of financial literacy education, providing programs that are both cutting-edge and enjoyable.

Over the next five years
(by 2028), Wealthy Habits
has set a target to have
impacted a total of 35,000
students.



THANK YOU TO OUR SUPPORTERS

Thank you to our Business Partners & Funders

SYNOVUS®



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F3 PLATFORM BIOLOGICS



EDGE CAPITAL GROUP



THE GUTENSTEIN

Family Foundation



FEDERAL RESERVE BANK of ATLANTA



Murphy-Harpst
LIFE AND HOPE FOR CHILDREN



FULTON COUNTY BOARD OF HEALTH



ATLANTA GIRLS' SCHOOL

