



JDR
FAMILY FOUNDATION

ANNUAL REPORT

2020

JONATHAN D ROSEN FAMILY FOUNDATION
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LETTER FROM THE EXECUTIVE DIRECTOR

Dear Friends,

As we all learn to navigate life in the “new normal,” it is important to pause to appreciate how change and adversity can result in growth and strength. The 2020 pandemic was a true test of our strength and dedication to the mission of the Jonathan D. Rosen Family Foundation.

As March rolled in, the harsh reality that everything we had spent the last 5 months planning for was not going to happen. Registrations that had been acquired through early marketing dollars were now canceling left and right. Not only was our cash on hand being reduced by the many cancellations, but our endowment took a huge hit as the markets fell. All that and fewer donations received in 2019 and 2020 meant we had little in reserves.

I met with the team and we all agreed that failure was not an option. The team spent countless hours developing a virtual friendly curriculum, setting up nationwide marketing, and building the technology that would take Wealthy Habits to its new digital platform. The goal was to start the summer as scheduled (just after Memorial Day) but digitally. We stayed true to our mission and provided educational programs that truly impact the financial futures of more students than we ever had before in a single year.

As we plan for 2021, we are counting on your support. We will spread financial literacy to more and more students each year regardless of what nature throws our way! Please consider making a donation today!!!

Sincerely,


Tracy Tanner

OUR 2020 TEAM



MANAGING 2020

Australian Bush Fires - Covid-19 Pandemic - Stock Market Crash -
Protests Turned into Nationwide Riots - Presidential Election

THE MANY CHALLENGES OF 2020

Early in the year, we faced many challenges: the loss of two of our four full-time staff, the completion of our new office space was months behind schedule, three of our interns withdrew over concerns of the pandemic, and camp refunds totaled over \$8000.

WE WERE FACED WITH THE OPTION TO SINK OR SWIM

While we held out hope that the pandemic wouldn't impact our summer camps, we knew that we needed to devise a backup plan. Digital offerings were our best option and we had only two months to put it all together. Thanks to the great support of our Board of Trustees, our 2020 was a success.

HOW TO MAINTAIN OUR BRAND DIGITALLY

Our staff and interns worked tirelessly to create a digital delivery of our in-person curriculum. Focusing on maintaining the engaged learning, we used technology to its fullest. The end result was a program that kids raved about.

WE HAVE PROVEN THAT WE ARE RESILIENT

Teaching more students than ever before and reaching outside of our Atlanta boundaries have proven that we have what it takes to change the financial future of the next generation. We could still use your help!! Make a donation, volunteer, or just tell friends and family about our programs.

IN THE NEWS...

"Local businesses were forced to shut down and it's likely that 60% of those will never reopen."

"An estimated one-third of non-profits were forced to closed their doors from lack of funding." *Candid and the Center for Disaster Philanthropy*

"Half of the U.S. population doesn't have enough money saved to cover a \$1000 emergency and the majority of them are part of the 22 million people that lost their jobs this year."

OUR NATIONWIDE IMPACT

Through our response to Covid-19, we provided top notch online camps that kept kids coming back for more.

432 students participated in **two or more** summer programs.

Our staff created engaging online workbooks and games, but our BEST asset was our nine amazing INTERN INSTRUCTORS. We couldn't have done it without them. They came in each day, excited to make a difference in the students they were charged with teaching!



"I really loved this camp! Honestly, when my parents told me about it, I was kind of annoyed and thought it would be slightly boring and annoying. But it was super fun to learn and I really loved every part of this week. You guys are the best instructors ever! :D"

-Jaansi Patel, Age 12

"You guys did great! Honestly I was expecting to be EXTREMELY bored, but you guys were very interesting and I really enjoyed you guys' dynamic. You made the class very fun and interactive, which made me enjoy the class way more than I could have ever expected to."

-Eryn Pitts, Age 16

The student's feedback means so much to us, because they are truly the expert when it comes to what makes online education fun these days. What an amazing group of **1200+** summer "online" campers.

LIVE VIRTUAL CAMPS

10 HOURS - MONEY BASICS

10 HOURS - INVESTING

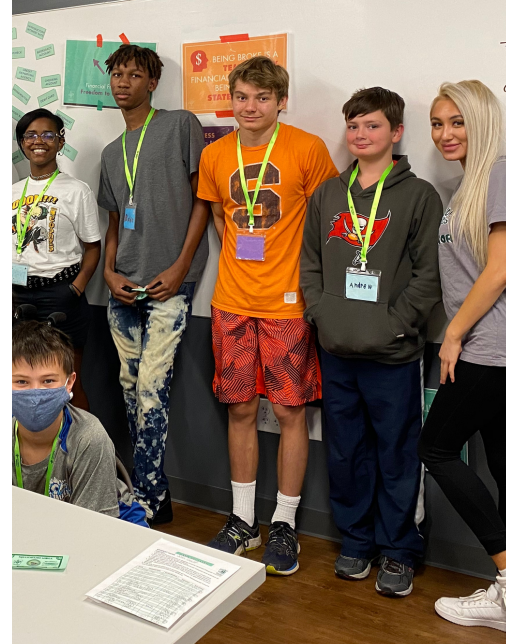
10 HOURS - ADVANCED INVESTING

30 HOURS - WEALTHY HABITS CAMP



The instructors were great and I think having them near the students age group was a wise choice vs "older" adults which might have seemed more like a class vs a "camp". The games also seemed engaging. I could hear both kids screaming and getting excited from their bedrooms. I have already recommended the camp to 2 other families. NICE JOB to the instructors!!!!

Parent, Yasmin.



LOCAL IMPACT

Covid wasn't keeping everyone from attending summer camp in-person. A handful of students joined us in our new classroom to learn Wealthy Habits!

OUR 2020 IMPACT OVERALL

Our Wealthy Habits programs continue to be a great learning experience for youth. Curriculum covers everything from saving and investing to credit and debt.

Sadly, these topics continue to be overlooked by our school system and often avoided by parents because they themselves are unsure about money.

The Wealthy Habits' approach is to get students engaged in discussing their beliefs and attitudes about money. This is the ideal way to share with them the consequences of their personal decisions as well as take a good look at the outcome of the decisions of those around them.

Each year, we strive to impact even more students. Our ultimate goal is to change the next generation's concept of money for the better.

We have seen a great deal of societal mind-set change during 2020, and unfortunately a majority of it hasn't been positive. Seeing and impacting so many young minds from all over the US has been eye-opening. **We can make a difference.** Maybe not all at once, but each child we steer in the right direction, is many more down the line that they too will impact positively.

Join us in changing the money mind-set of the youth in your life!

1777 STUDENTS
TAUGHT IN 2020

13,542 INSTRUCTIONAL
HOURS IN 2020

2020 FINANCIALS

Revenue

Donated Support	\$12,000
Earned Revenues	\$150,700
Investment Earnings	\$35,000
Reserves	\$125,100
Total	\$322,800

Expenses

Program Expenses	\$22,675
Curriculum Development	\$24,050
Student Acquisition Cost	\$25,800
Personnel Expenses	\$221,975
Business Expenses	\$28,300
Total	\$322,800

60 HRS

OF NEW
CURRICULUM
CREATED

\$181

ORGANIZATION'S
COST
PER STUDENT

27%

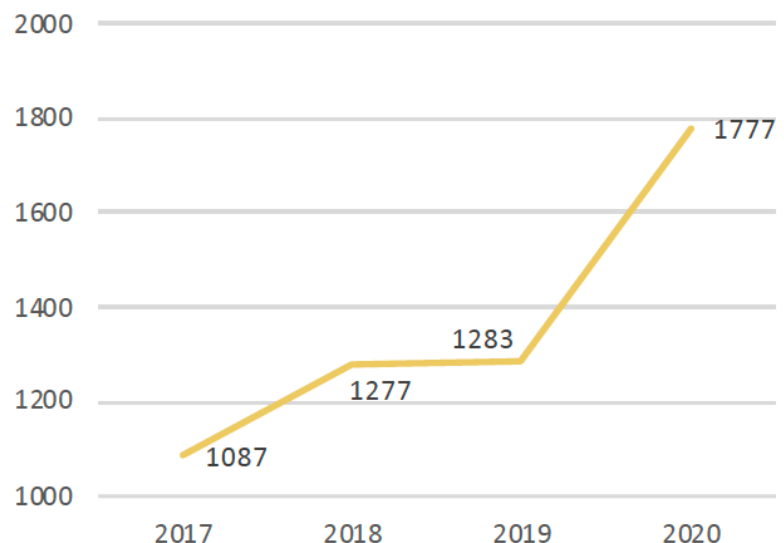
INCREASE OVER
STUDENT REACH
IN 2019

STUDENT REACH

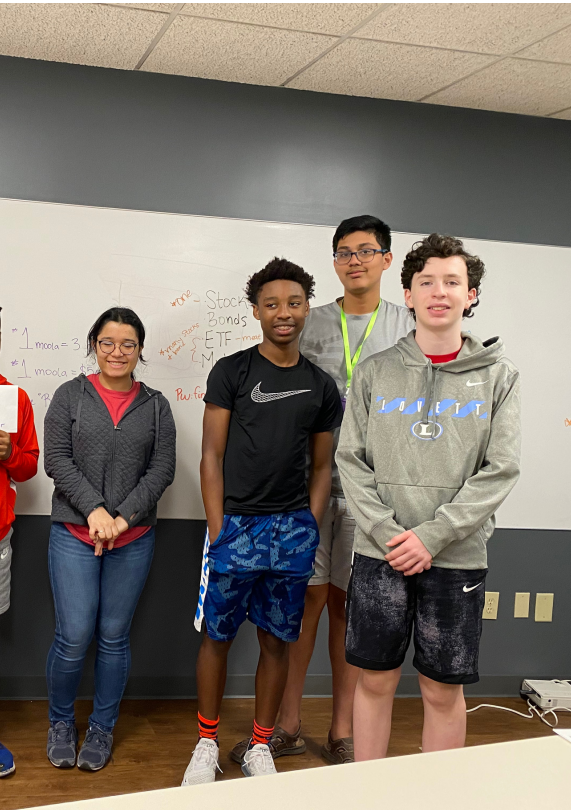
GROWTH

Despite being short staffed and facing a global pandemic, we had a great year of growth compared to the previous few years.

And that growth came without any added expense. **Virtual programs are here to stay.** Alongside our Atlanta camps, they will allow us to teach more students, in more areas, for less.



WHAT'S NEXT



GROWTH...

Armed with the knowledge that we can do anything that we set our minds to, we are planning more outreach, more partnerships, more students, and more programs.

GOALS FOR 2021

We have set big goals for our 2021 key metrics:

- 2040 Students
- 20,400 Instructional Hours
- 178,000 Earned Revenue
- 44% Self-Sufficiency Ratio



NEW PROGRAMS

We have embraced the virtual application and in an effort to make programs accessible anytime and anywhere, we have are planning self-paced courses for early 2022:

- Building Smart Financial Habits
- The Economy & You
- Understanding Credit & Debt
- Introduction to Investing

BOARD OF TRUSTEES

Jonathan Rosen, Divisional CEO at Synovus Bank and JDRFF Managing Trustee

Andy Trotti, Professor & Director of Clinical Trials in Radiation Oncology

Michelle Spiro, Co-founder and President of FURI Sport

James Miller, Executive VP at F3 Platform Biologics

Ginger Gallagher, President & Managing Partner at Vela Agency

Mike Davis, Chief of Staff at Dekalb County District One Commissioner

Laura Courchesne, Rhodes Scholar and PhD Student at Oxford University

VOLUNTEER OPPORTUNITIES

Volunteers are a great asset to any organization. Both professional and non-professional services are critical to our continued success. We rely heavily on in-kind donations of both products and services to make our programs a reality. If you have a specialty or strong connections in your community, school or youth groups, we would be grateful to have your help.

Let's Make A Greater Impact Together

Visit our website for more information or call us at 678-218-1299.

<https://wealthyhabits.org/volunteer/>



**DON'T HAVE THE
TIME BUT STILL
WANT TO HELP?**



**CLICK HERE TO MAKE
A DONATION**





THANK YOU!

**to our 2020 supporters
for your generous
donations.**



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