



CERTIFICATE OF COMPLETION  
Jachise Porter

EARN  
FINANCIAL  
BY THE  
BEAUTY  
every day

## NOTE FROM EXECUTIVE DIRECTOR

### A Year of Reshaping & New Beginnings

Flexibility, re-imagine, creativity. These words paved the way for The Job Foundation staff and students during a very uncertain and challenging year. These words defined how low-income students in the Cedar Valley continued to receive financial education, mentoring, and conditional earnings while prioritizing safety for all students and families. Financial lessons were quickly re-vamped to be presented virtually. Videos and virtual games were created to keep students' attention during a technology-saturated time. Shopping Day trips were re-imagined ensuring the health and safety of students while still providing important hands-on learning. Mentors stayed connected through Facetime, phone calls, pen pals, and outdoor picnics.

Financial education helps students grow towards financial independence, but the true pathway to financial success is through dedicated long-term relationships. Meaningful relationships provide hope and encouragement to children growing up in low-income households. Without this critical component, The Job Foundation would not succeed.

After being director of The Job Foundation for nearly three years, I have witnessed first-hand how true this is. Staff and volunteers provide education to students and genuinely care about the kids and their families. During the High School Senior Celebration Event, I watched a mentor beam with as much pride as the parent as the student walked across the stage. Mentorships bridge the social divide and pave the way for future success. Kids in the program feel valued, seen, and respected.

Within this annual report, you will discover The Job Foundation's values throughout every story, data report, and program update. Thank you to all the supporters who continue to see the meaning behind the work of The Job Foundation.



Hailey, 5th grader at Highland, at a picnic with her mentor.



*Cyd McHone*

Cyd McHone  
Executive Director

## BOARD OF DIRECTORS

Thank you to the Board of Directors for providing dedicated leadership and governance to the organization.

- Mike Brost..... President
- Caleb Schmidt..... Treasurer
- John Harris..... Secretary
- Craig Mahood..... Member
- Ruth Cole..... Member
- Maureen Hanson..... Member
- Sara Miller..... Member

## VOLUNTEER REPORT

A total of 100 volunteers contributed 1,385 hours. Despite the barriers of the pandemic, students continued to be poured into by caring adults. Seven new mentors were onboarded and matched with a student – beginning lasting and positive relationships. We are so grateful for our dedicated volunteers!

**Volunteer Spotlight:** Dave Riley, Volunteer Mentor since 2019.

Dave is a retired attorney with a passion for youth and financial literacy. Dave began mentoring a Job student in addition to volunteering during weekly Middle School lessons.



Dave Riley with mentee Damillyon (6th grader at Carver)

### Quote from Dave:

"I asked Damillyon one day what they were talking about at The Job Foundation lessons. He said "financial stuff." That did not give me much useful information. So I made it a point to start attending the lessons. I was surprised (and I'm not sure why) at the quality of the lessons. There was some real gold there. Familiarizing myself with the lessons gave me a chance to visit with Damillyon about some of the real-world examples of them when we saw them."

At the end of the year, we ask students what they are looking forward to. Dave's mentee, Damillyon responded, "Spending time with my mentor."

# PROGRAM REPORT

## ELEMENTARY STUDENTS

Receive a financial and leadership lesson every trimester.

Elementary Students received videos created by The Job Foundation's education team and interacted live through Google Meet with Elementary Education Coordinator, Jessie Switzer. Students learned about a variety of financial and leadership concepts including:

- Budgets & Spending Plans
- How to balance a checkbook register
- Peer pressure & financial decision making
- Conflict resolution
- Definition and use of debit cards



Aiden showing off his coloring skills.

**Why is it important to have a budget?**

Elementary Job Student answers:

So you don't spend all your money on unnecessary things and so you have a savings.

Because it helps to save money... and so you don't spend it on toys and stuff, you should spend it on a need first.

**Why shouldn't you give out your debit card pin number to people?**

Elementary Job Student answers:

Because that's only for your eyes to see and if you give it to other people they can spend your savings and all your money.

Because people can use your card without your permission.

**What did you learn about a checkbook register?**

Elementary Job Student answers:

It helps you keep track of what you spent and what you bought.

Tells me how much I spent and how much is left over from current and past spending plan.

## MIDDLE SCHOOL STUDENTS

Receive financial and leadership lessons weekly after school.

Middle School lessons were held live virtually through Google Meet on Wednesdays after school. Financial and leadership topics presented include:

- Charitable giving and volunteerism
- Careers
- Self-identity and strengths
- Banking and checkbook registers



Xayvier showing Job staff member Cade how he tracks his spending at Shopping Day.

- Credit & debt
- Conflict resolution
- Health and life insurance
- Predatory lenders
- Price comparison

To keep things fun and interesting, guest speakers were invited to present to Middle School Students. One of these guest speakers was Ryan Hannam, former NFL player for the Seattle Seahawks! Hannam shared about his football career in the NFL and his current career at Financial Designs. Job students asked great questions and learned about the importance of hard work and having a backup plan.

## HIGH SCHOOL STUDENTS

Receive financial and leadership lessons monthly.

In 2020-21, Job High School students received financial lessons on topics including:

- Career exploration
- Credit & debt
- Identity protection & internet safety

- Investments & savings
- Critical thinking
- Insurance

Jachise celebrating success.



During one of the lessons, High School students heard from guest speaker, Angela Weekley, Veridian Credit Union. During this interactive virtual lesson, students played Jeopardy while learning important banking and finance terms. Students were engaged and asked great questions!

"Financial education that is followed up with personal guidance is key to a successful financial future. That is exactly what the Job Foundation does, it not only teaches the skills they students will need as adults but also allows them an opportunity to put these skills into practice. It has been such a pleasure to watch the program grow and the individuals become successful adults."

- Angela Weekley, Manager of Community Inclusion at Veridian Credit Union

# 2021 GRADUATES



Congratulations to Job Students Class of 2021! These seven students broke records by being The Job Foundation's largest graduating class and had nearly \$32,000 combined in long-term savings accounts! All students have been enrolled in the program for at least eight years, completed over 120 financial lessons, obtained their driver's license, and established a credit history. Through their hard work at The Job Foundation, these students are now well-equipped with the knowledge and the skills to be financially independent adults.



**Tiffany Nieman**

**Savings Accumulated in our Program:** \$3,698

**Plans after graduation:**

Becoming a labor and delivery nurse or starting a business.

**Something I've learned from The Job Foundation:** How to manage money, save, and spend.

**Something I've learned from my mentor:** My mentor made me believe in myself and set high goals.

**Favorite Job Event:** Nature Day and Wellness Night.

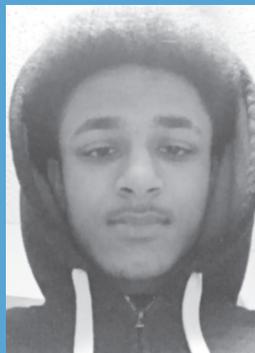
**Something I'm most proud of:** My determination.

**Favorite Color:** Black.

**Favorite Food:** Steak.

**Hidden Talent:** I can play the flute.

**I want people to know that:** I have overcome a lot in my life.



**LeTonieo Davis-Nester**

**Savings Accumulated in our Program:** \$5,120

**Plans after graduation:** Either get a good job or go to college

**Something I've learned from The Job Foundation:** How to save money, budget money and know my wants & needs

**Something I've learned from my mentor:** My mentor was the first person to teach me what interest is and how it works

**Favorite Job Event:** Playing basketball and swimming at Wellness Night, shopping trips when I was younger

**Something I'm most proud of:** The person I am right now

**Favorite Color:** Black and white

**Favorite Food:** Chicken

**I want people to know that:** I am a good person



**Kaidajaha (Kai) Greer**

**Savings Accumulated in our Program:** \$5,763

**Plans after graduation:** I am going to work for one year and then go to college.

**Something I've learned from The Job Foundation:** I have learned about money, budgeting, and impulse control. I know what to do for loans and banking in the future.

**Something I've learned from my mentor:** My mentor volunteered with me at the Humane Society. It was especially impactful since she is not an animal lover but she still did it for me.

**Favorite Job Event:** Laser tag in Middle School.

**Something I'm most proud of:** The ability I have to empathize with others and help people.

**Favorite Color:** Green, blue, purple and red!

**Favorite Food:** Chicken alfredo or ice cream.

**Hidden Talent:** I like to listen to people.

**I want people to know that:** I am accepting of anyone no matter your age, race, sexuality, etc. You can talk to me if you need to.



**Trinea Monroe**

**Savings Accumulated in our**

**Program:** \$4,340

**Plans after graduation:** Work

**Something I've learned from**

**The Job Foundation:** A lot about money, time management, being responsible, making payments on time.

**Something I've learned from**

**my mentor:** My mentor was there for me and guided me through it all.

**Favorite Job Event:** Nature Day, Wellness Night, and the graduation celebration.

**Something I'm most proud of:** Finishing high school.

**Favorite Color:** Navy blue

**Favorite Food:** Macaroni & Cheese

**I want people to know that:**

I am caring, responsible, and independent.



**Jachise Porter**

**Savings Accumulated in our**

**Program:** \$3,197

**Plans after graduation:** Move to Arizona, go to college, and become an orthopedic surgeon.

**Something I've learned from**

**The Job Foundation:** How to manage money.

**Something I've learned from my mentor:** My mentor taught me, learned with me, and just took the time to be with me.

**Favorite Job Event:** Laser Tag

**Something I'm most proud of:** Finishing high school.

**Favorite Color:** Pink

**Favorite Food:** Tacos

**I want people to know that:**

I'm unique



**Marshay Polk**

**Savings Accumulated in our**

**Program:** \$3,515

**Plans after graduation:**

Attend Hawkeye Community College and study Liberal Arts.

**Something I've learned from**

**The Job Foundation:** How to manage my money properly and remember to spend on needs before wants.

**Something I've learned from**

**my mentor:** I should strive for what I want and what I need.

**Favorite Job Event:**

Nature Day

**Something I'm most proud of:** Graduating!

**Favorite Color:** Blue

**Favorite Food:** Seafood

**Hidden Talent:** Dancing

**I want people to know that:**

It wasn't easy, but I pushed myself and made it through.



**Develle (DJ) Rambus**

**Savings Accumulated in our**

**Program:** \$5,971

**Plans after graduation:**

Attend Iowa State and study Engineering.

**Something I've learned from**

**The Job Foundation:** Money Management.

**Something I've learned**

**from my mentor:** My mentor supported me and pushed me to be great.

**Favorite Job Event:** Laser Tag

**Something I'm most proud of:** Getting accepted to Iowa State.

**Favorite Color:** Red

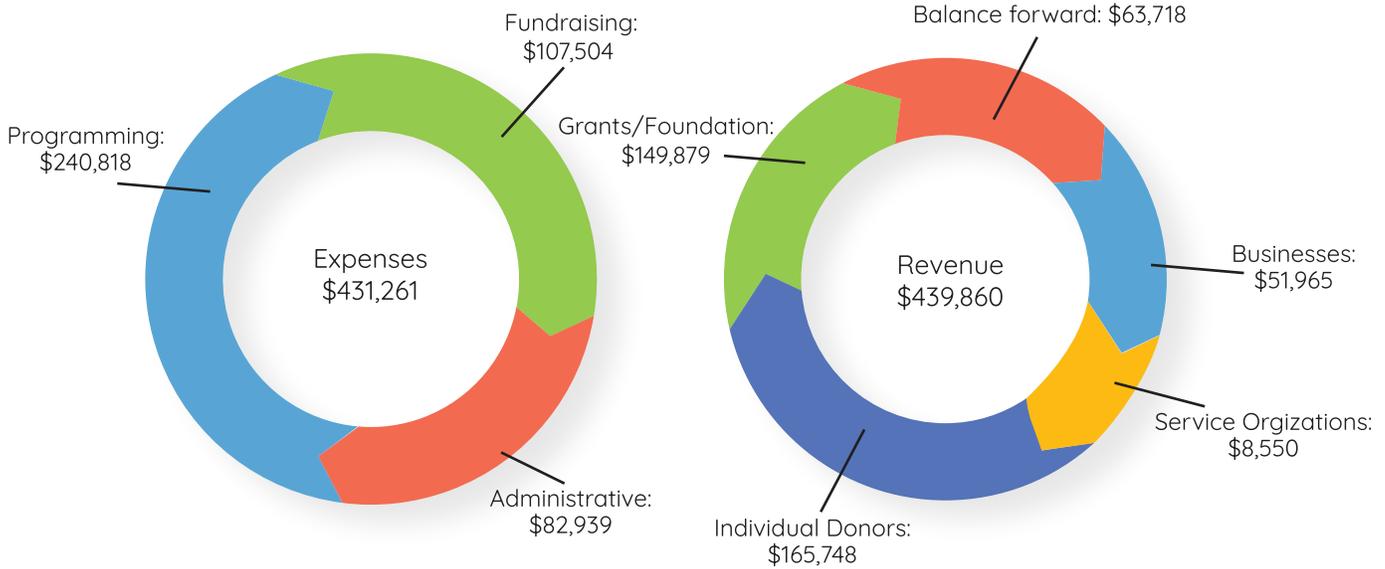
**Favorite Food:** Chicken broccoli alfredo

**I want people to know that:**

I am in the top 20 academically in my class of 159.

# FINANCIAL REPORT

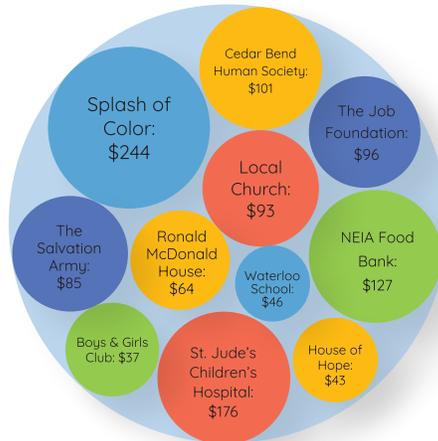
Thanks to your support during fiscal year 2020-21, a total of \$376,142 was received in monetary donations. Total revenues came to \$439,860. Cash expenditures totaled \$431,261.



## CHARITABLE OFFERINGS

Students learn about charitable giving during financial lessons. Many students have demonstrated character during shopping trip events by choosing to donate to a nonprofit organization. Job students donated a total of \$1,112 to charity last year! We asked our Elementary Students why they donate to charity. Here's what they had to say:

**“The money saves peoples lives everyday by donating. Also it gives homeless and poor people clothes and other important things they need to survive.”**



“Charities help people in need.”

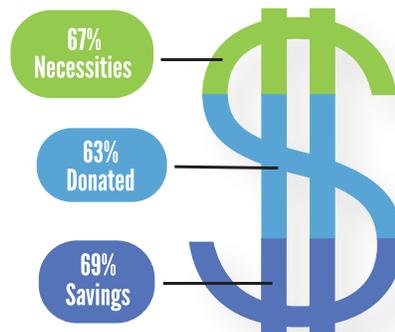
## STUDENT EARNINGS REPORT

### Total Student Earnings

During fiscal year 2020-21, a total of \$55,335 was awarded to students. Approximately 50% of this money is being held for them in long-term savings. These earnings provide students with valuable hands-on lessons and the long-term savings will launch them into adulthood upon successful completion of the program.

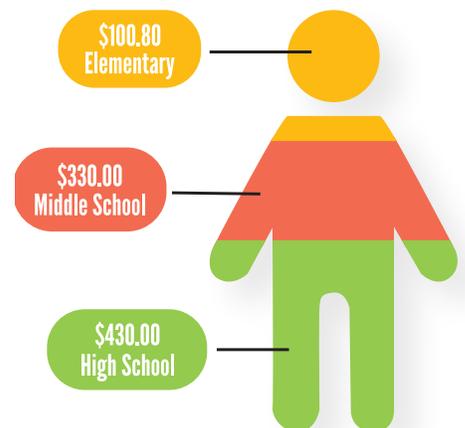
### Spending & Saving Behaviors

On average, when students had the opportunity:



### Long-Term Savings Goal Per Year

On Track With Program Goals  
72% of students are on track to have \$3,400 in their savings account upon graduation.



## JOB FOUNDATION SCHOLARSHIP

Generous longtime volunteers & donors Dave & Jeanne Allbaugh have established The Job Foundation Scholarship Fund at Hawkeye Community College, University of Northern Iowa, and Iowa State University. This scholarship is available to any individual who has successfully graduated from The Job Foundation. We are happy to announce that two Job Foundation graduates are new recipients of this scholarship: **Develle Rambus** (class of 2021)



Dave & Jeanne Allbaugh

studying Engineering at ISU and **Marshay Polk** (class of 2021) studying Liberal Arts at Hawkeye. A total of four Job Foundation graduates currently receive this scholarship; three students attend ISU and one attends Hawkeye. We are thrilled to see our students succeed after graduating from our program. If you would like to make a donation to this scholarship fund, please visit [www.thejobfoundation.org](http://www.thejobfoundation.org) and click "TJF Scholarship Fund" under Donate, or call (319) 823-1030.

## PAST SCHOLARSHIP RECIPIENTS

"I have always talked about going to Iowa State to major in Engineering since a very young age, you are one of many people who are making that possible for me." - **Develle Rambus**

"Thank you for believing in me and your continued investment in my future." - **Dominiqua Watts**

"It's truly a blessing, and I couldn't imagine where I would be without it. Knowing I have such amazing people rooting me on...will always keep me going." - **Tyrese Phillip**

## IT UPDATE

We partnered with UNI students to help us with some IT projects. This partnership made great improvements to our program and supports our vision of all people achieving financial success. UNI students:

- Designed a fresh new look for our website, check it out at [www.thejobfoundation.org](http://www.thejobfoundation.org)
- Created Data visualizations showing the need for The Job Foundation program in Waterloo.
- Created a Tableau Training Guide, helping staff understand how to create dashboards and charts to visualize data.

## STUDENT TALENT SHOW

*Job students got talent!*

On May 11th, 2021, Job students showed off their amazing talents while being cheered on by families, staff, volunteers, and donors. This fun event was much needed after a year of meeting virtually! Students wowed the audience with a variety of talents from dancing to a piano performance, and even a color guard routine! Many students have fantastic artistic abilities, and their artwork was showcased during the event. Students had smiles from ear to ear. This was a special event to celebrate a hard year's worth of work and to affirm our gifted students.



Great turnout at the Electric Park Ballroom

Artwork by Saniah, 9th grader at East High.



Keliah, 3rd grader at Irving, ready for the fashion show!



Artwork by Aubrey Fry, 8th grader at Carver.



Dominic, 10th grader at Expo, playing the piano.



From left to right: Day'Lisha, Ayr'Eona, Nyshalay, & Recarra.. This sister act showed off their dance moves during the Talent Show!





**The Job Foundation**  
 4600 University Ave. Ste 1  
 Cedar Falls, IA 50613  
 (319) 823-1030  
[www.thejobfoundation.org](http://www.thejobfoundation.org)



**VISION**

**ALL**  
 PEOPLE  
 ACHIEVING  
 FINANCIAL  
 SUCCESS!

**MISSION**

**TO EQUIP**  
 K-12 students  
 and their families  
**FOR ECONOMIC  
 ADVANCEMENT**

**GROWING IN**  
**FINANCIAL**  
**LITERACY,**  
**LEADERSHIP,**  
**& COMMUNITY**



**100 VOLUNTEERS**  
**1,385 HOURS**

**“THANK YOU VERY MUCH.**  
 God bless you and **ALL THE**  
**PEOPLE WHO HELP** in the  
 Foundation.” —Parent

**INCLUSION**  
*Success for all*

**DEVELOPMENT**  
*We come as we are  
 and leave better*

**EDUCATION**  
*The vehicle to  
 self-sufficiency  
 and freedom*

**RESPECT**  
*For everyone*

**HOPE**  
*Sustained  
 commitment*

• **COMMUNITY** Bridging social divides •



**JOB FOUNDATION CORE VALUES**