



Annual Report 2025



Board President Report



Fiscal year 2024–2025 was a year of growth, momentum, and meaningful connection for The Job Foundation. Together, we continued empowering students with the knowledge, confidence, and financial tools to build strong futures and break the cycle of generational poverty.

A major highlight was the completion of our Community Impact Study by Midwest Studies Group, where 28 community leaders shared valuable feedback and enthusiasm for our mission. Their insights affirmed our impact and emphasized importance of expanding visibility, deepening relationships, and exploring a rebrand to ensure our message is clear and compelling.

Our students continue to inspire us. Through hands-on learning, mentorship, and real-world financial practice, they are gaining the skills needed for lifelong success.

This year:

- Students earned over \$47,000 through school attendance, grades, and behavior.
- 57% chose to save extra money beyond the requirement.
- Students gave back through donations to local charities.
- Four seniors graduated with strong financial foundations and clear goals.

We are deeply grateful for the dedication of our board, mentors, volunteers, and supporters — more than 90 volunteers and 40 mentors invested their time and care in our students this year.

Looking ahead, we will strengthen donor engagement, expand community visibility, and move forward with plans for a signature fundraising event and a refreshed brand that reflects our mission and impact.

This is a pivotal moment for The Job Foundation. With your continued support, we will deepen our reach and help even more young people build lives of opportunity and financial peace.

With gratitude,

A handwritten signature in black ink that reads "Mike Brost".

Mike Brost
Board President, The Job Foundation

Board Members

Mike Brost

President

Reformed Church of America
Governance Committee
Development Committee

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Vice President

Retired, John Deere
Governance Committee

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Chair of IT Committee

Retired
IT Committee

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Education Committee

Tri-County Head Start

Craig Mahood

At Large

Retired
Finance Committee

Sara Miller

At Large

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Governance Committee
Education Committee

Anthony Watson

At Large

Waterloo Community School District
Alumni Committee

Emeritus: John Harris, BBA
Accounting

Ruth Cole

At Large

Unity Point Clinic
Parent Advisory Committee

Nick Pfeiffer

At Large

John Deere
Mentor Committee

Ryan Cose

At Large

First Interstate Bank
Finance Committee

Dave Riley

At Large

Retired Attorney
Finance Committee



Volunteer Report

90
Volunteers **886.2**
Volunteer Hours

40
Mentors **623.5**
Mentor Hours

If you're interested in volunteering at The Job Foundation, please visit our website at thejobfoundation.org/volunteer-today or scan the QR code below. If you have any questions about volunteering or mentoring, please contact Program Director Seth Stearns at seth@thejobfoundation.org



Mentor Spotlight
Dave Riley volunteers as a driver for middle school lessons, participates in Shopping Day, helps students balance checkbooks, serves as a board member, and mentors! His favorite part of mentoring is seeing Javion's excitement and enthusiasm for whatever they have planned that day. Javion is such an inspiring young person who has shown Dave that even the smallest investments of time and attention can shift a student's mindset and open up new possibilities. Some of Dave's favorite memories with Javion include going to a Bucks game, spending the day at Palmer's in Waterloo, and catching shows at the Waterloo Community Playhouse. Recently, Dave gave Javion one of his extra bikes, and he's loved watching him pour energy and dedication into learning a new hobby they can enjoy together.



Program Report

Elementary Students

Thanks to The Job Foundation's continued partnership with Waterloo Schools, elementary students met with our Education Coordinator in the schools three times throughout the year. Their creativity and big dreams highlight the inspiring goals they're already setting for their futures. Topics covered throughout the school year were:

- Wants v. needs
- Pillars of character
- How to be a good friend
- What is a job v. career
- Emotional intelligence
- Conflict resolution
- What a bank is and its services



Middle School Students

Job Middle School students met after school at First Congregational Church and received financial and leadership lessons on topics including:

- Loans
- Career exploration
- Non-materialism
- Volunteerism
- Leadership
- Critical thinking
- Renting v. owning
- Protection from fraud and scams
- Taxes
- Wants v. needs
- Investing
- Avoiding addictive substances
- Charitable giving



High School Students

These teenagers receive financial and leadership lessons each month at their high schools.

In 2024-25, Job high school freshmen, sophomores, and juniors received financial lessons on topics including:

- Budgeting and savings
- Credit and predatory lending
- Insurance
- Avoiding fraud and scams
- Career preparedness
- News literacy
- How to buy a car
- Charitable giving



In 2024-25, Job High School seniors received financial lessons on topics including:

- Resumes
- Cover letters
- Job applications
- Interviews
- FAFSA
- Applying to college
- Creating a six-month budget



2025 Graduates



Avari Stigler

Savings Earned: \$4,507.89

Most Valuable Takeaway:

Even the things you do not want to do can teach you valuable lessons.



Staats Gabriel

Savings Earned: \$3,579.25

Most Valuable Takeaway:

To spend less than I earn, budget so I never have overdrafts, and understand the difference between needs and wants.



Aubrey Fry

Savings Earned: \$4,458.63

Most Valuable Takeaway:

Learning about finances that have laid the foundation for a future built on stability, confidence, and success.



Navaeh Davis

Savings Earned: \$4,120.53

Most Valuable Takeaway:

The support and belief from those around her gave her the confidence to graduate early.

Donor Spotlight

Sara Miller

"I'm proud to support The Job Foundation because it is such a special organization with a unique mission. We seek to build financial literacy and break the cycle of generational poverty by teaching children from ages 5-18 financial skills they can use with their own money, earned through the program. In addition, we arrange mentoring relationships and other fun group activities.

I've supported TJF for over 12 years with time, talent and treasure through not only financial support, but by serving as a mentor, a board member and volunteer in other capacities. Serving as a mentor was a very rewarding experience! My mentee and I did many fun things together over the years, and we still keep in touch, even after his graduation from high school and the TJF program.

As we celebrate our upcoming 20th anniversary, I love to look back on where the program started and how far we've come. I also look forward to the many exciting things ahead of us and I encourage you to join in our efforts!"



The Job Foundation Scholarship

Generous longtime donors Dave and 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.



Student Earnings Report

During program year 2024-2025, the students earned a total of \$47,455.37 based on their grades, attendance, and behavior at school. The Job Foundation believes financial education happens inside and outside of the classroom. Student earnings allow them to practice the knowledge and skills they learn during financial lessons. In addition, the long-term savings becomes a solid foundation for their financial future. Therefore, students will have a head start toward financial independence and be well-prepared for managing their money wisely in the future.

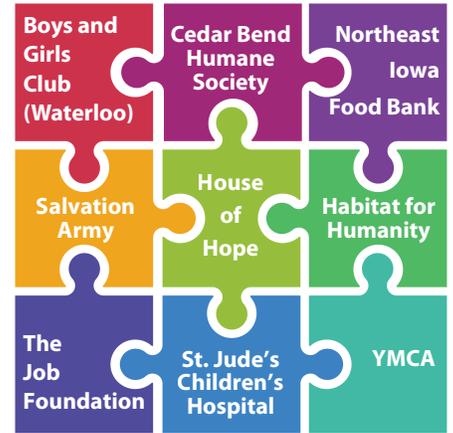
Long-Term Savings Goal

The Job Foundation set a long-term savings goal of \$3,400 to inspire and guide students towards a financial milestone. Saving money teaches students discipline and determination which builds a strong foundation for them to become financially independent adults.



Students Smart Spending

Students Give Back



Percentage of students who donated: 52%
Amount Donated: \$834.51

Ways to Give

To make a donation to The Job Foundation, please visit our website
www.thejobfoundation.org/donate.

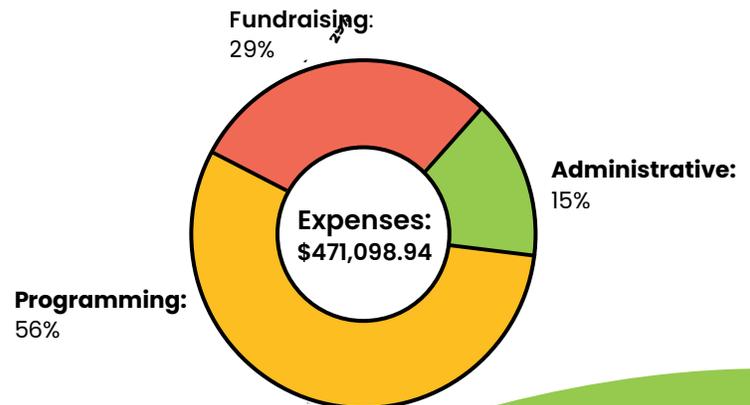
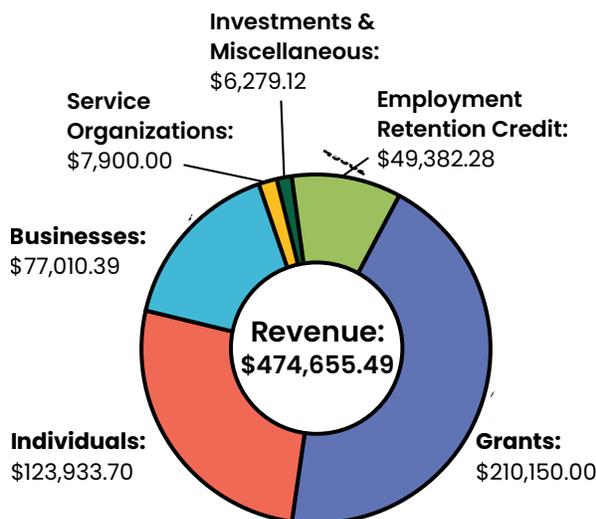
To donate by mail, please mail your checks to:
The Job Foundation
4600 University Avenue, Suite #1
Cedar Falls, IA 50613

Questions? Contact Development Director **Daekota Knott** at daekota@thejobfoundation.org or 319-823-1033



Financial Report

At The Job Foundation, we are profoundly grateful for the donors who make our work possible. Your generosity fuels our mission to break the cycle of generational poverty in the Waterloo community and gives students the chance to build brighter futures. With your support, young people in our program gain critical financial skills, mentorship, and opportunities that extend far beyond the classroom. These experiences not only shape their future success but also strengthen our entire community. Your commitment ensures that each student has the support and encouragement needed to thrive, and for that, we extend our heartfelt thanks.





Midwest Studies Community Impact Study

This year, The Job Foundation engaged the Midwest Studies Group, led by Chuck Rowe, to conduct a comprehensive community perception and donor potential study. The purpose of this partnership was to gain insight into how local leaders view The Job Foundation and to identify opportunities for increased engagement and philanthropic support.

The Board of Directors chose to collaborate with the Midwest Studies Group to facilitate authentic conversations and gather objective feedback. This approach allowed for a warm introduction to potential community partners and supporters, reducing the barriers often associated with initial outreach. By utilizing a third-party interviewer, The Job Foundation was able to obtain candid, unbiased input that will inform future communication strategies and strengthen community relationships. In total, twenty-eight interviews were conducted with individuals representing diverse sectors and perspectives.

Findings from the study revealed strong enthusiasm and respect for The Job Foundation’s mission and work within the community. Recommendations centered on enhancing visibility, expanding personal engagement, and strengthening donor cultivation efforts. Specific suggestions included prioritizing one-on-one interactions, increasing staff presence at community events, and incorporating consistent communication through social media and public speaking opportunities. Additional recommendations included developing new avenues for involvement through volunteer opportunities, committees, and events; expanding planned and annual giving programs; establishing a signature annual fundraiser; and exploring a potential rebrand to ensure clarity of identity and mission alignment.

The insights gained from this study provide a valuable foundation for The Job Foundation’s strategic growth. They will guide our ongoing efforts to deepen community connections, strengthen donor relationships, and advance our mission of empowering students through financial education and mentorship.

2025 Donors

Businesses

- A & D Gutters
- Cedar Falls Construction Company, Inc.
- Duroe Family Foundation
- Eberline Family Chiropractic
- Financial Resource Advisors
- GreenState Credit Union
- Jack Henry & Associates
- John Deere
- Lincoln Savings Bank
- Quint Cities Restoration
- R & N Investment Properties, LLC
- Roxyy
- RSM US Foundation
- The Funk Group - Northwestern Mutual
- Thrivent Choice

Service Organizations

- Bethlehem Lutheran Church
- Cedar Valley Sertoma
- Charities Aid Foundation America
- First United Methodist Church of Waterloo
- Harbor of Refuge, International
- Kiwanis Club of Cedar Falls Rough Risers
- National Christian Foundation
- Nazareth Evangelical Lutheran Church
- Quota Club
- Westminster Presbyterian Church

Grants

- Black Hawk County Gaming Association
- Cedar Valley United Way
- Community Foundation of Northeast Iowa
- First Interstate Bancsystem Foundation, Inc.
- John Deere
- Max and Helen Guernsey Charitable Foundation
- Otto Schoitz Foundation
- Pauline R. Barrett Charitable Foundation
- R.J. McElroy Trust
- Teen Trust
- TruStage
- Van G. Miller Family Charitable Foundation
- Veridian Credit Union
- Wells Fargo Foundation



The Job Foundation
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 (319) 823-1030
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VISION

ALL PEOPLE ACHIEVING FINANCIAL SUCCESS!

MISSION

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

GROWING IN FINANCIAL LITERACY, LEADERSHIP, & COMMUNITY



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

