



# Annual Report

July 2023 - June 2024





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The past year Earn to Learn provided positive impact while being presented with undeniable challenges in the educational landscape with a delayed FAFSA rollout and record-low enrollment across educational institutions. These disruptions had ripple effects across the sector, and Earn to Learn was no exception. Yet, in the face of these obstacles, our team demonstrated resilience, creativity, and determination, laying the foundation for transformative progress.



The 2023-2024 academic year was a pivotal one for Earn to Learn. We expanded our reach, forging new educational partnerships across five states—Colorado, Michigan, Nevada, Oklahoma, and Virginia—broadening the scope of our impact. Additionally, we launched the Financial Wellness Program, an initiative that represents a significant leap forward in how we empower students and their families.

The Financial Wellness Program is particularly close to my heart. It reflects a vision I've held for years: to go beyond supporting students during their educational journeys and extend our impact into their post-graduation success. This program amplifies our commitment to fostering financial literacy and stability, equipping students and their families with the tools to build lasting prosperity. With personalized support from dedicated Financial Counselors, we're not just addressing immediate needs but creating pathways for generational change.

Looking ahead, our work is far from finished. The Earn to Learn team is committed to continuous innovation, with another groundbreaking program on the horizon and an unwavering focus on reimagining how we can best serve students. Together, we are shaping a future where education remains a catalyst for opportunity and transformation. Thank you for being a part of this journey.

“ I would say that if they want help with school and learning about money and how it interacts with life, Earn to Learn is a wonderful place to get financial assistance and learn about how loans and finances work ”

“ It has provided my family and I the foundational knowledge about saving and has helped me achieve my goal of earning an undergraduate degree with little to no debt. ”

“ I love this program and it taught me so much about saving money. It became a habit that I plan to keep. ”

“ They have made my dream a reality. Through Earn to Learn, I was able to graduate with a Bachelor of Science in Education Degree from Northern Arizona University. ”



# STUDENT DATA

## 667

Scholarships Awarded

## \$2,355,280

Scholarships Distributed



- 145 - Arizona State University
- 167 - Northern Arizona University
- 199 - University of Arizona
- 113 - Pima Community College
- 19 - Cochise Community College
- 24 - Other:
  - Central Arizona College
  - Coconino Community College
  - Mohave Community College
  - Northland Pioneer College
  - Yavapai Community College

# WORKFORCE DEVELOPMENT

## 58

Webinars Presented

## 2,668

Personal Finance Training Hours

\*Only applicants took the course this year.

## 74

Mentorship Pairings



7,728

Total Awarded Scholarships

\$29,095,927

Scholarships Disbursed

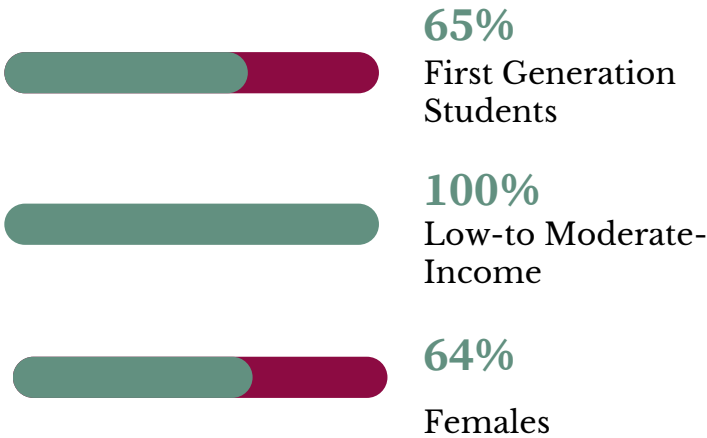
80%

On Track to Graduate

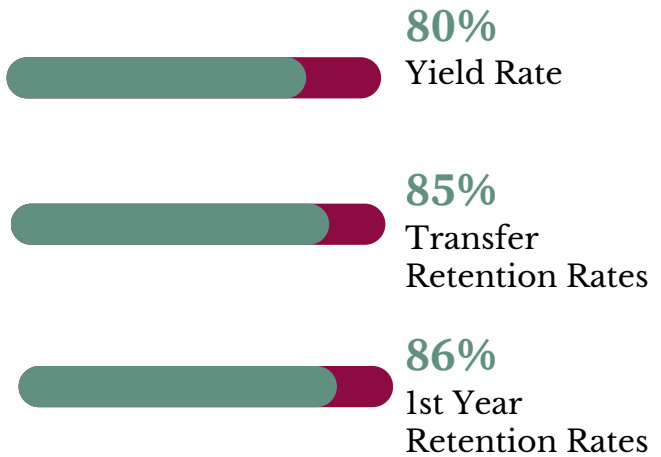
1,970

Have Graduated

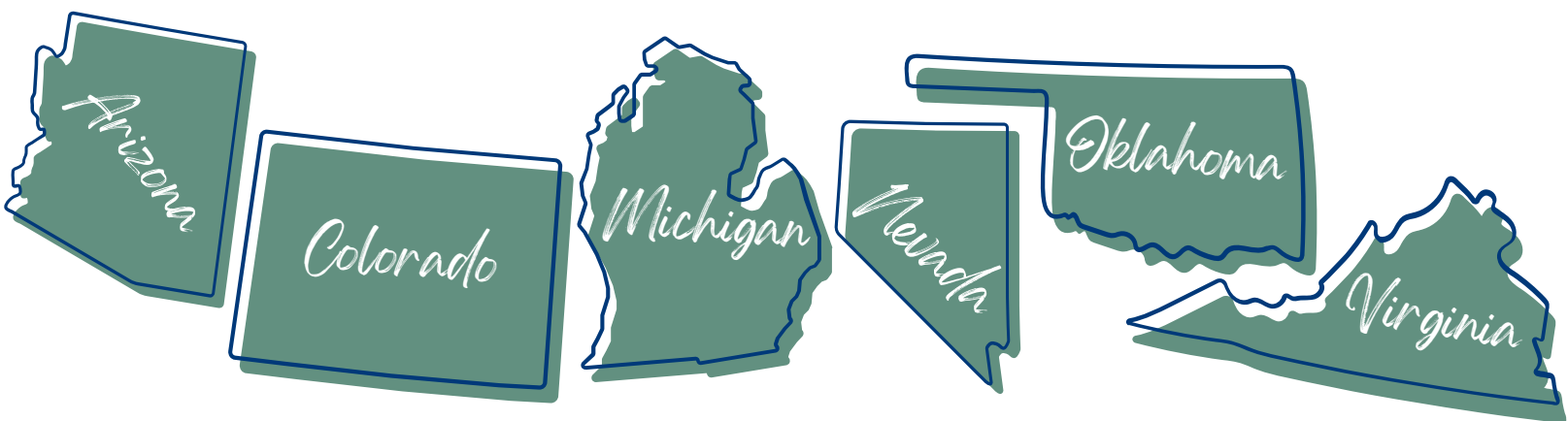
## Demographics



## Enrollment Rates



## EARN TO LEARN IS NOW IN SIX STATES



## Webinar Topics

Life Stage Financial Planning  
Create a Basic Spending Plan  
How to Simplify Your Finances  
Life Insurance is Love Insurance  
Credit Cards  
Balancing a Budget  
Budgeting Basics  
Preparing for Retirement  
Time Management  
Financial Foundations  
Dealing with Debt  
Resume Building  
Money and Goals Setting  
LinkedIn Basics  
Tips & Techniques for Goal Setting  
Life Events and Finances  
Tax Basics  
Mortgages and Apartments  
Understanding Your Money Personality

Budgeting after Graduation  
Navigating the World of Credit Cards  
Creating a Spending Plan  
Navigating Life's Twists  
Using Credit Cards  
Budgeting  
First-time Home Buyer Workshop  
Building Your Financial Future  
Life After Graduation  
Your Spending & Saving Plan  
Financial Prep & Recovery  
Your Income and Expenses  
Types of Insurance  
Interviewing Skills  
College and Community Resources  
Unveiling Opportunities  
Protecting Your Identity & Other Assets

“ I learned so much about taking care of my financial situations through ETL, how to save, spending smartly, resumes, and so many more things that I did not know of as a daughter of immigrant parents. ”



## Data Overview

**3,211**

*Student Interactions*

Over 4,441 of individual meetings with students were FAFSA related.

**79%**

*Minority Students*

The most popular topics were: FAFSA, College Applications, Financial Aid, Scholarships, and College choice (Post Secondary Options).



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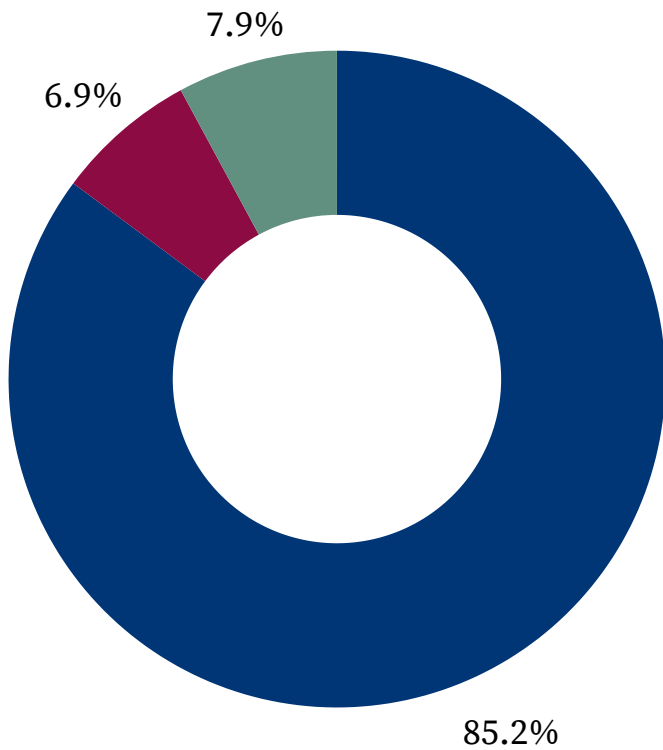
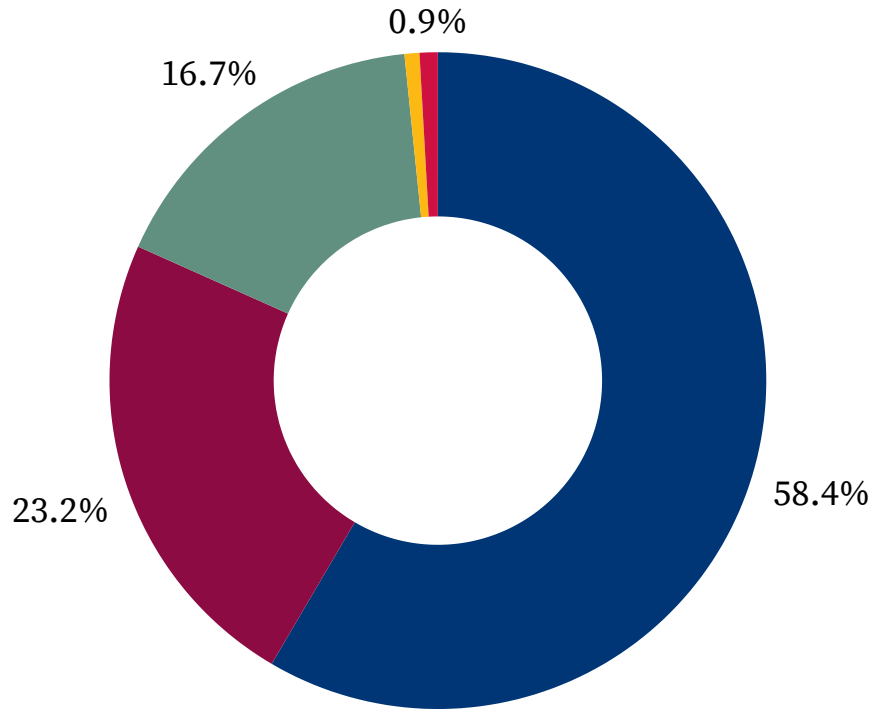
I felt like I made a difference in these last 3 months when a student told me they felt more comfortable coming to me for advice and help. They said it's always been hard for them to open up, but I've made it easy.

-Angelica Ornelas

”

# Revenue - \$3,463,330

- Foundations
- Government
- Corporations
- Individuals
- Other



- Programs
- Operations
- Fundraising

# \$4,264,346 - Expenses



# STAFF

**Kate Hoffman**

*CEO & Founder*

**Tasheena McDougall**

*VP of Operations & Development*

**Tim Cerebe**

*VP of Student Success & Financial  
Wellness*

**Flor De Liz Matus**

*Director of the Next Steps Program*

**Courtney Fauss**

*Director of Community Engagement*

**Tasheena McDougall**

*VP of Operations & Development*

**Gabriela Amavizca**

*Director of Scholarship & Workforce  
Development*

**Adam Begody**

*Director of Corporate Engagement*

**Niko Centeno-Monroy**

*Program Manager for National  
Outreach*

**Michelle Rios**

*Scholarship Operations Program  
Manager*

**David Rodrigues**

*Recruitment & Outreach Program  
Manager*

**Kristin Wisneski-Blum**

*IT Administrator*

**Andrew Broughton**

*Technology & Marketing Manager*

**Carol O'Dell**

*Administrative Support Specialist*

**Carrie Leake**

*Operations Manager*

**Josie Prasad**

*Office Assistant*

**Monica Crespo**

*Financial Counselor*

**Max Berry**

*Workforce Operations Program  
Manager*

**Aimee Miranda**

*Next Steps Program Coordinator*

**Areanna Castillo**

*Success Coach*

**Jesse Robinson III**

*Success Coach*

**Kessiah Meeks**

*Success Coach*

**Selena Quintanilla**

*Continuing Education Coordinator*

**Kim Flores**

*Mentorship Program Coordinator*

**Clara Contreras-Boos**

*Financial Counselor*

**Jamie Hinojosa**

*Next Steps Program Coordinator*

**Kari Philpott**

*Human Resources Manager*

**Mee Vang**

*Scholarship Operations Assistant*

**Wendy McBroom**

*Financial Counselor*

# BOARD OF DIRECTORS

**Arturo Perez**

*Chair*

**Kellie Terhune Neely**

*Vice Chair*

**Terry Nay**

*Treasurer*

**Balu Natarajan**

*Secretary*

**Elizabeth Parsons**

*Director*

**Karla Morales**

*Director*

**Miranda Yousif**

*Director*

**Stephanie Couser**

*Director*

**Sharee Hurts**

*Director*



