



Skills For Living, Inc. 2010 Annual Report

Skills For Living, Inc
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Vision

To break the cycle of poverty in communities with working poor families and economically disadvantaged high school and college students

Mission

Through collaboration, Skills For Living provides low and moderate-income working individuals and economically disadvantage high school and college students comprehensive financial, career, life skills and college planning workshops and coaching to empower them to transform their lives.



Values

We believe all human beings have the inherent capability and responsibility to create financially secure and independent lives. We believe people should be treated with respect and dignity. We believe everyone shares in the responsibility of the betterment of our communities.

Skills For Living Team

Board Of Directors

Chairperson Nora Blum
Vice Chair Rosana Schoonmaker
Treasurer Jack Darden
Secretary Jessica Neikirk
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 Steve Barth
 Charlene Buford, MBA
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 Alexander Obregon
 Michael Trejo
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Associates

President Lorraine Decker, CLU, ChFC, MSFS
Co-Founder Ken Decker, CPA-PFS,
Adult Prog. Admin. Tammy Mermelstein, MSW, JD
Director of Development Jottalyn Campbell
NW Regional Director Jacob Levine
NE Regional Director Matthew Wheeler
SE Regional Director Shondra Wygal
SW Regional Director Ashley Sullivan
Administrative Assistant Michelle Roashe
Tech Support David Sims
Videographers Richard Beeman & Brenda Cruz

Advisory Board

Chris Barbic - YES Prep Public Schools
Holly Luong Ham, MBA – HP
Donald Kamentz - YES Prep

Dr. Stephen Klineberg - Rice University
Chini Streitwieser, CPA – Tax Compliance
Tiffany Thomas, MCD – Interfaith Ministries

President's Letter



Six years ago S4L was founded. Our objective was to transform lives to break the cycle of poverty. We vowed, if we could not achieve this result we would shut down the organization!

Since then, S4L has stayed true to its mission and in the process created an NPO where donors were thought of as investors and programs were designed to achieve life-changing outcomes, which evolved our client families and our community.

S4L 2010 Accomplishments

- Adult programs – Graduates increased earned income by an average of \$7,565/ year (62%) and net worth by an average of \$7,840 (56%).
- S4L expanded adult programs to address the needs of refugees and ex-offenders, in collaboration with the Alliance, Unity, City of Houston Health & Human Services, & Prison Fellowship Ministries.
- June *Game of Real Life* was held with Project Grad and Rice University with students from 5 new HISD schools attending - Davis, Reagan, Sam Houston, Yates, and Wheatley.
- July *Game of Real Life* was held with University of Houston with economically disadvantaged students attending from Alief ISD, Cristo Rey Jesuit, Crosby ISD, Houston ISD, Kipp Houston High School, Spring Branch ISD & YES Prep Public Schools.
- After years of groundwork, S4L piloted classes with Child Protective Services. In 2011, the pilot will evolve with Krause Children's Center in Katy, a residential CPS unit. Their students will participate in the 2011 *Game*.
- City Controller and City of Houston Council Members intervened on S4L's behalf to secure a \$7,500 grant for the George R. Brown Convention Center for the 2011 *Game*.
- In 2010, S4L completed a longitudinal study of *Game* graduates – 100% completed high school, 97.6% entered college, 1.2% joined military and only 1.2% did not attend college.
- Volunteers contributed \$305,820 of services to S4L as instructors, coaches, team leaders, videographers, public relations specialists, photographers, office angels.

We are so fortunate to have the support of our Board, professional staff, sponsors and volunteers, who invest time, talent and financial resources to allow us to empower our families, teens and college students to create dynamic, independent futures.

2011 will bring many challenges with the economy. But we intend to work hard and smart to continue the evolution of the adult programs and expansion of the *Game of Real Life* from 200 to potentially 2,000 students.



We welcome the challenges and with your support, together we can bring schools, students, businesses, government and NPOs together to create a brilliant future for Houston.

Lorraine Decker, CLU, ChFC, MSFS

Adult Programs

With unemployment near 10%, S4L shifted our focus to empower families to find employment with benefits and manage their money to avoid debt. Tammy Mermelstein created short programs on finances, goal setting and planning for tomorrow. Many of the programs were offered through our partnership with the City of Houston Health & Human Services (HH&HS). Last year, 920 individuals attended short programs and Tammy received a Benji Award for her leadership in Money Week Houston.

We also conducted 6 free, 6-week, comprehensive, career and financial education courses, with 127 registered adults. S4L collaborated with SER Jobs For Progress, Holman Eastside University Community Center, WorkFaith Connection, Unity Church of Christianity and United Way THRIVE partners. We also trained 27 HH&HS personnel to work in the City's Re-Entry Program and conducted programs at the Vance Prison Unit in Sugar Land. We also offer private counseling for low and moderate income families unable to attend classes.

S4L loves helping families achieve their dreams. If you have not seen the Skills For Living, Henry's Story on YouTube, consider watching it. You will understand the impact our programs have.

Social Return on Investment

S4L's Social Return on Investment (SROI), since inception is.

Social Purpose Results	6 Years
Wage Improvement - \$1,486,745 NPV	\$4,757,336
New Taxes & FICA Paid	\$1,077,537
Change in Net Worth	\$1,450,413
Total Return to Houston Economy	\$7,285,285
Expense of Program	\$514,481
Social Return on Investment	\$14.16

For every dollar invested in S4L adult programs, S4L returned \$14.16 to families and Houston.

Game of Real Life



The *Game* is created to give economically disadvantaged, at risk students an opportunity to visualize and plan for a dynamic future. Nibal Markus, Fatema Juma, Amy Cowan (S4L AmeriCorps members through LISC) and volunteer Sally Armitage recruited more than 435 students for the *Game*. Because of lack of school funding, only 170 were able to attend, but 163 (95.9%) graduated from the 100+hour curriculum.

In the *Game* we teach the students that the *Purpose of knowledge is Action!*

The graduates are asked to identify concepts learned that they valued and actions they intend to take as a result of the *Game*. The top 5 responses were:

What students valued that was learned	What actions they will take
#1 – Learning about income taxes	#1 - I will improve my grades
#2 – Learning how to buy a home and car	#2 - I intend to take AP or dual credit classes
#3 – Learning how to interview for a job	#3 - I will take the time to apply for many scholarships
#4 – Learning how to plan my future	#4 - I will develop a funding plan for the college of choice
#5 – Preparing a plan for college	#5 - I intend to use the information to help my parents with their taxes and finances

It is easy to say you will study more, but how do these 15-16 year old aspirations correlate with reality?

In the longitudinal study, we found that 51.8% of the students received academic scholarships in addition to Pell Grants, 59.2% of the students took and received AP credit courses, and 46% graduated with GPAs at 3.0 or higher. In our first class of graduates we had 2 Valedictorians, 2 Salutatorians and 1 Presidential Scholar. These students are not the same students who went through the *Game* in 2010, but it is our belief that the results will be similar 3 years from now when the 2010 *Game* students graduate.

"As an educator who has worked to connect hundreds of high school students to college- and career-prep programs locally (in Houston), nationally, and even internationally... I am convinced that the *Game of Real Life* is one of the most transformative programs that exists in our community.

In particular, the *Game of Real Life* pushes students to engage in challenges that they have never (and will never have) been exposed to in any other realm of their life - no, not even in their microeconomics class at school. This is particularly true for lower-income youth, whose parents and households present an unfortunate deficit of financial literacy. In the two years that I have worked with the *Game of Real Life*, I have had close to 25 low-income minority youth from Lee High School participate, and I have been lucky enough to witness their development from shy, insecure students to financially savvy, determined, and driven young leaders.

It hasn't always been easy to support them through the program - the *Game of Real Life* is planned and delivered at the highest caliber of quality, meaning that many students felt overwhelmed by the rigor of the material. But, the tight-knit network of team leaders and mentors that Skills For Living employs with energetic and positive volunteers, has proven to be an invaluable resource in giving my students the on-going support they have needed to make it through the program's challenge and succeed.

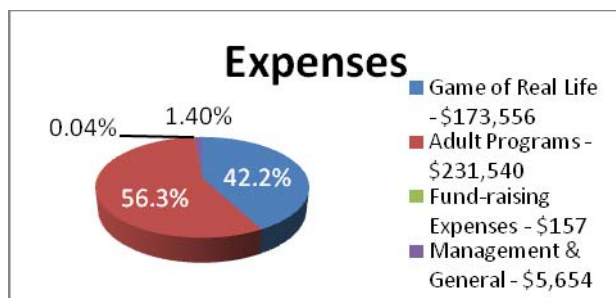
Thank you to Skills For Living, and for all of its supporters, for making this life-changing program possible for Lee High School students and many others!" Monica Piquet Rodriguez, Former Lee HS College & Summer Opportunity Counselor



Finances & Collaborators

In 2010, S4L provided programs to the Houston community with primarily 3 fulltime staff, 3 part-time staff and the assistance of many, many volunteers and collaborators.

The following data is from our audited financial statements. With revenues of \$329,845, S4L spent \$410,907 on programs (98.5%), fund-raising (.04%) and management (1.4%). To provide programs, we used \$81,062 from reserves, leaving \$126,618 as of 6/30/2010. Copies of the audit are available upon request.



Please note, volunteers contributed \$305,822 in services. Without volunteer involvement and support of collaborators, who have the trust of their clients, quality programming would be difficult. Our partners provide an opportunity for S4L to leverage funding and valued resources. We thank our partners for their friendship and guidance.

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| <input type="checkbox"/> Members of S4L Board | <input type="checkbox"/> Jason's Deli | <input type="checkbox"/> Chicken Kitchen |
| <input type="checkbox"/> United Way THRIVE partners: | <input type="checkbox"/> LISC – AmeriCorps | <input type="checkbox"/> Decker Consulting |
| ▪ Neighborhood Centers, Inc | <input type="checkbox"/> Memorial Assist Ministries | <input type="checkbox"/> DeMontrond Auto Group |
| ▪ SER Jobs For Progress | <input type="checkbox"/> Memorial Drive Presbyterian Church | <input type="checkbox"/> ExxonMobil |
| ▪ The Alliance | <input type="checkbox"/> Prison Fellowship Ministries | <input type="checkbox"/> Eye Care for Kids |
| ▪ Family Services | <input type="checkbox"/> Unity Church of Christianity | <input type="checkbox"/> Financial Planning Assn |
| ▪ Covenant Community Capital | <input type="checkbox"/> Xerox Foundation | <input type="checkbox"/> Fdn For Financial Planning |
| ▪ UCP – Easter Seals | <input type="checkbox"/> <i>Game</i> Instructors | <input type="checkbox"/> Fred & Mabel Parks Fdn |
| ▪ WorkFaith Connections | ▪ Amanda Nguyen, MBA | <input type="checkbox"/> George & Reva Graziadio Fdn |
| <input type="checkbox"/> Project Grad | ▪ Anna Frank Fernandez, MBA | <input type="checkbox"/> Harris Cnty Dept of Education |
| <input type="checkbox"/> University of Houston | ▪ Mirella Sales | <input type="checkbox"/> Harris County Sports Authority |
| ▪ Bauer College of Business | ▪ Jessica Davis | <input type="checkbox"/> Houston Food Bank |
| ▪ College of Engineering | <input type="checkbox"/> Schools & Districts | <input type="checkbox"/> Hou Galveston Area Council |
| ▪ College of Education | ▪ Alief ISD | <input type="checkbox"/> IBC Bank |
| ▪ College of Optometry | ▪ Bellaire High School | <input type="checkbox"/> Iberia Bank |
| <input type="checkbox"/> 3 rd Ward Community Cloth | ▪ Crosby ISD | <input type="checkbox"/> Kaplan Review |
| <input type="checkbox"/> Ballard Spahr Andrews & Ingersoll LLP | ▪ Fort Bend ISD | <input type="checkbox"/> Mandy Kao Scholarship |
| <input type="checkbox"/> BP America | ▪ Katy Taylor High School | <input type="checkbox"/> Michael Barrett |
| <input type="checkbox"/> California Pizza Kitchen | ▪ Kipp Houston HS | <input type="checkbox"/> Morgan Stanley & Mikel Ham |
| <input type="checkbox"/> City of Houston | ▪ Pearland ISD | <input type="checkbox"/> New York Bagel & Deli |
| ▪ Ron Green Controller | ▪ Project Grad Schools – Davis, Reagan, Sam Houston, Yates and Wheatley High Schools | <input type="checkbox"/> Palazzos |
| ▪ City Council Members | ▪ Robert E Lee HS | <input type="checkbox"/> Rice University |
| ▪ Convention & Entertainment Facility Dept for GRB | ▪ Spring Branch ISD | <input type="checkbox"/> Rockwell Fund |
| ▪ Health & Human Services | ▪ Yes Prep EE, SE, SW, NC | <input type="checkbox"/> Robertson Finley Foundation |
| <input type="checkbox"/> Fish City Grill | <input type="checkbox"/> American General | <input type="checkbox"/> Scholar Ready |
| <input type="checkbox"/> Halliburton | <input type="checkbox"/> Baxter Foundation | <input type="checkbox"/> Shell Oil Company |
| <input type="checkbox"/> Holman Eastside Univ. Village Comm. Center | <input type="checkbox"/> Capital One Bank | <input type="checkbox"/> Starbucks |