

2018 Annual Report



Nancy Brown, President & Board Chair
Opportunity Alliance Nevada

Lynne Keller, Executive Director

January, 2019
opportunityalliancenv.org

Executive Summary

Opportunity Alliance NV is a registered 501(c)(3). It is the state leader of the Prosperity Now (formerly CFED) assets and opportunities network and operates as a non-profit organization that provides tools and resources to public, private and non-profit organizations, which strengthen the financial capability of their clients and stakeholders. Opportunity Alliance Nevada is also a strong advocate for policies that increase the financial health of Nevadans.

This year (our fourth year in operation) was a year of growth. Through generous grants from Schwab Bank, US Bank, Wells Fargo, Umpqua Bank, US Bank, Bank of America, the William G. McGowan Charitable Fund, and Prosperity Now organization, we were able to participate in the 2018 Prosperity Summit in Washington, DC, facilitate our Financial Coaching Institute training program licensed through Central New Mexico Community College, and complete a program with Crossroads of Nevada.



Opportunity Alliance Nevada was selected by Prosperity Now (formerly CFED) to be their Community Champion for Nevada and our Executive Director was chosen as “2017 Advocate of the Year” (award given in 2018). In addition, we were selected by the Consumer Financial Protection Bureau (CFPB) to be their 2018 Cohort coordinator for financial literacy/education throughout the United States. We invite you to join the collaboration as we change lives using evidence-based practices and metric-driven strategies to further the financial well-being of Nevadans.

Contents

EXECUTIVE SUMMARY 1

ORGANIZATION DESCRIPTION AND ACTIVITIES 4

FINANCIAL COACHING 5

POLICY COMMITTEE 7

YOUTH COMMITTEE 7

FINANCIALS 8

Organization Description and Activities

As a statewide entity that partners with organizations to serve Nevadans, Opportunity Alliance Nevada (OANV) seeks to integrate asset-building tools and resources into already established organizations and their programs to assist those organizations in helping their clients achieve long-term economic independence.

The Board of Directors consists of ten members:

- Nancy Brown, President (Charles Schwab Bank)
- Amy Nelson, Vice-President (University of Nevada, Reno)
- Vacant, Secretary (Community Member)
- Eric Hollen, Treasurer (Community Member – Open Window Financial Solutions)
- Lisa-Marie Lightfoot, (Washoe County School District Volunteer Services)
- Ta-Tiana Anderson Hall, (Boys & Girls Club)
- Lynda Hascheff, (AARP)
- Brandon Thompson, (Community Member – World Financial Group/Transamerica)
- Cherie Jameson, (Food Bank of Northern Nevada)
- Dian VanderWell (Community Member - Northern Nevada Apprenticeship Coordinators Association)
- Leanna Jenkins (Community Member - Nevada Business Opportunity Fund)

Opportunity Alliance Nevada operations are currently led by Lynne Keller, Executive Director, Tracy Sherwood, Office Manager, and Deb McDermed, Master Coach.

A Success Story

My direct contribution to OANV mission for the financial improvement of local Nevadans.

Jack, a primary care patient saw the Healthy Money Habits flyer on a bulletin board inside one of the exam rooms. The patient contacted the Financial Wellness Program Manager directly to ask for help addressing his credit and student loan debt because they were causing him high stress. Since then, HOPES' Financial Wellness Program Manager has been meeting with Jack on a weekly basis. The program manager tailors the frequency of coaching sessions to a client's availability, and Jack chose weekly appointments in order to remain accountable. In the first coaching session, he was able to focus his thoughts and efforts and identify two overarching financial goals. His first goal was to address his student loans - which he stopped paying towards over 15 years ago. His second goal was to address his credit report. Jack was able to pinpoint the importance and urgency of both goals and decided to focus his time and energy into correcting his student loan situation. Since he stopped paying over 15 years ago, he was not aware of the status of his loans, or what company the debt had been sold to. He set a goal to find out the name of the company and obtain documents proving they owned the debt. Three weeks later, he was able to trace the company, obtained his promissory note along with documents proving debt ownership and set up a payment plan. After 15 years, Jack is now starting to work towards paying off his student loans. He continues to come to coaching sessions, now on a bi-monthly basis, and is now working on his second goal of addressing his credit. Jack states he wants to continue receiving financial coaching because he would like to reach a stress-free financial state.

Financial Coaching Institute

Completed three training classes in 2018—one in Reno and two in Las Vegas.

Financial Coaching Impact:

- 2 Central New Mexico Ingenuity, Inc. (CNM) trainers certified to conduct OANV trainings
- 62 participants – 55 completed training
- 6 Master Coach facilitated Network meetings
- 13 to 16 coach participants per meeting.
- 55 coaches completed training in 2018 bringing the total active coaches to 108 as of 12/7/2018—20 graduated 11/7/2018
- 15 coaches reported coaching 422 clients in 2018 with a total of 1,560 sessions and 152 achieved their goal(s).
- 2 members from UNLV who took the training in June of 2018 just received approval from UNLV to start a coaching program in 2019.

Chosen as Cohort for CFPB and lead train the trainer coordinator for their financial education cohorts across the nation.

- Presented “Your Money, Your Goals Train-the-Trainer” Webinar Series (Feb 8 & 15) with 33 attendees

FCI Tools/Resources:

- o Selected as an EARN national savings program partner to encourage savings habits by providing match.
- o CFR Card service provider – provision of responsible prepaid cards to allow for direct deposit for those that can't open bank accounts or distrust banks and financial institution.
- o Your Money Your Goals toolkit



In November of 2017, OA-NV received a second grant from the William G. McGowan Charitable Fund. The use of these funds was directed to continue “*From Poverty to Opportunity*” with Crossroads Reno.

The Crossroads Program is a collaboration between Washoe County Social Services (WCSS) and Catholic Charities of Northern Nevada that began in January of 2011. The program provides a supportive living arrangement for men and women transitioning out of homelessness. Clients in the program are given a safe and caring environment to live in, along with wrap-around social services including drug and alcohol counseling, employment support, volunteer/work opportunities, and other tools to help them establish a new, more productive path in life. The goal of Crossroads is to prevent relapses into homelessness and substance abuse, and to reduce public costs associated with jail, hospital and other emergency services. The program has shown tremendous success with many community partners, and Washoe County estimates that Crossroads is saving the community about \$7 million per year.

The first session was completed March 22, 2018. The Second session was completed August 2, 2018 and third session December 4, 2018. These consisted of the “Getting Ahead in the Workplace” class followed with a Financial Empowerment program. This is a customized version of “Getting Ahead in a Just Getting-By World” that focuses on what it takes to be successful at work beyond just landing a job. It builds skills in:

- Thinking in the abstract while in chaos, overcoming the tyranny of the moment
- Listening skills
- Time management
- Planning backwards
- Importance/value of stability in daily life
- Building resources, including financial, emotional, mental, social, motivation, persistence, integrity, and trust.
- How to change, how to manage the stages of change
- Building income and wealth
- Work as a team

This program has successfully been tested in a national year-long study for the first phase of an evidence-based practice.

The journey at Crossroads has been a remarkable one in many ways. We completed 3 Getting Ahead classes and Financial Empowerment and Coaching for 31 participants in 2018.

- 1- The relationships were built over time and trust was developed with both investigators and facilitators.
- 2- The connection between learning how to navigate and building a resource simultaneously created powerful results.
- 3- Crossroads provided support and enthusiasm for the work and added an additional layer of leadership for the entire team.

- 4- Graduates of our 2017 class (McGowan 1) co-facilitated the classes which was an ingredient that led to leading by example and modeling the journey.
- 5- Adding Financial Empowerment at week 5 of Getting Ahead reinforced building a resource in real time while understanding the value of resource building as way to stability.
- 6- Providing on-going support and opportunity is key to stabilizing results.

Despite the fact the McGowan Foundation will no longer be a part of Northern Nevada, as a result of the progress made, Washoe County Human Services has stepped up to take over the program for 2019. Rest assured, OANV will assist if needed to continue the success of this program.

Policy Committee

The Policy Committee serves as a resource for public, private and non-profit stakeholders on the causes and effects of the financial challenges facing many Nevadans and on best practices for programs and strategies to increase economic opportunity and reduce financial insecurity in Nevada.

The *Nevada Task Force on Financial Security* was created by an Act of the 2017 Nevada state legislature to conduct a comprehensive examination of the economic stability of individuals and families in Nevada. The task force was working to propose policy and best practices to improve conditions in Nevada (SB118). Opportunity Alliance Nevada was chosen as the fiscal agent for the taskforce. Recommendations were completed in August 2018 and forwarded to the Legislative Counsel Bureau. A copy of these recommendations is available upon request. Final distribution of funds occurred October 31, 2018 and the remaining fund balance has been re-allocated to other policy-related Opportunity Alliance Nevada events through the 2019 legislature.

The Policy Committee created the Education, Policy, Advocacy Network (EPAN) to disseminate information to Nevadans regarding the Nevada legislature, more specifically the Nevada Financial Security Task Force (NFST) and the Nevada Affordable Housing Task Force created by the legislature. Presentations were held in Reno (November 15th) to begin planning for the 2019 legislature.

Youth Committee

The Youth Committee works in partnership with the Washoe County School District Volunteer Program, Junior Achievement and other organizations to integrate savings and financial education into the elementary school curriculum and to communicate information on the financial benefits of the State Treasurer's College Kick Start program.

During 2018, the committee achieved the following results:

- 1114 College KickStart accounts claimed between January and November 2018
- The committee is building memberships with the addition of Mark Pingle from the Hyack Group, Jared Busker from children's Advocacy Alliance, and Nancy Hamilton from Wells Fargo Bank.
- The committee is working with Angela Orr, WCSD Social Studies Program Coordinator, to identify and vet financial literacy programs and curriculum for inclusion in the WCSD's curriculum resources for teachers.
- The committee worked as a liaison between the University of Chicago and the WCSD to introduce their financial literacy teacher-training curriculum to Angela Orr's attention. This program will instruct teachers on how to teach financial literacy to students. The training is available on-line or in-person and participating teachers receive a stipend for their training time.

The committee continues to collaborate with the NV Treasurer's Office to bring awareness, information, and assistance to families about the College KickStart Accounts through community, school, and partner events.

Financials

The following pages are a report of the financial position of Opportunity Alliance Nevada for the calendar year 2018.

Opportunity Alliance Nevada
Statement of Financial Position
As of December 31, 2018

	<u>Dec 31, 18</u>	<u>Dec 31, 17</u>	<u>\$ Change</u>
ASSETS			
Current Assets			
Checking/Savings			
11100 · Wells Fargo Bank	43,596.74	88,706.04	-45,109.30
11200 · Wells Fargo Savings Account	5,007.32	5,004.82	2.50
11201 · Petty Cash	54.36	3.51	50.85
Total Checking/Savings	<u>48,658.42</u>	<u>93,714.37</u>	<u>-45,055.95</u>
Accounts Receivable			
12000 · Accounts Receivable	0.00	295.00	-295.00
Total Accounts Receivable	<u>0.00</u>	<u>295.00</u>	<u>-295.00</u>
Other Current Assets			
13000 · Prepaid Expenses	-49.99	5,645.45	-5,695.44 (13)
Total Other Current Assets	<u>-49.99</u>	<u>5,645.45</u>	<u>-5,695.44</u>
Total Current Assets	<u>48,608.43</u>	<u>99,654.82</u>	<u>-51,046.39</u>
TOTAL ASSETS	<u>48,608.43</u>	<u>99,654.82</u>	<u>-51,046.39</u>
LIABILITIES & EQUITY			
Liabilities			
Current Liabilities			
Accounts Payable			
20000 · Accounts Payable	975.00	1,740.00	-765.00
Total Accounts Payable	<u>975.00</u>	<u>1,740.00</u>	<u>-765.00</u>
Other Current Liabilities			
2110 · Direct Deposit Liabilities	1,071.23	0.00	1,071.23
24000 · Payroll Liabilities	754.06	178.02	576.04
25100 · FCI Scholarship			
25101 · Schwab Bank Scholarship	10,436.00	590.00	9,846.00 (2)
Total 25100 · FCI Scholarship	<u>10,436.00</u>	<u>590.00</u>	<u>9,846.00</u>
25800 · Unearned or Deferred Revenue	0.00	1,975.68	-1,975.68
Total Other Current Liabilities	<u>12,261.29</u>	<u>2,743.70</u>	<u>9,517.59</u>
Total Current Liabilities	<u>13,236.29</u>	<u>4,483.70</u>	<u>8,752.59</u>
Total Liabilities	<u>13,236.29</u>	<u>4,483.70</u>	<u>8,752.59</u>
Equity			
31500 · Temp. Restricted Net Assets	6,183.05	50,000.00	-43,816.95 (11)
32000 · Unrestricted Net Assets	45,171.12	20,158.91	25,012.21
Net Income	<u>-15,982.03</u>	<u>25,012.21</u>	<u>-40,994.24</u>
Total Equity	<u>35,372.14</u>	<u>95,171.12</u>	<u>-59,798.98</u>
TOTAL LIABILITIES & EQUITY	<u>48,608.43</u>	<u>99,654.82</u>	<u>-51,046.39</u>

Opportunity Alliance Nevada

Statement of Financial Income and Expense

January through December 2018

	<u>TOTAL</u>
Income	
43400 · Direct Public Support	
43410 · Corporate Contributions	3,520.00 (12)
43450 · Individ, Business Contributions	810.00
Total 43400 · Direct Public Support	<u>4,330.00</u>
43500 · Grant Income	
43501 · Charles Schwab Bank Grant	43,000.00
43504 · Wells Fargo Bank Grant	5,000.00
43507 · Other Institutional Grants	6,000.00 (9)
43508 · Non-Institutional Grants	28,000.00 (10)
Total 43500 · Grant Income	<u>82,000.00</u>
45000 · Investments	
45030 · Interest-Savings, Short-term CD	2.50
Total 45000 · Investments	<u>2.50</u>
47200 · Program Income	
47240 · Program Service Fees	42,638.97 (2)
Total 47200 · Program Income	<u>42,638.97</u>
47700 · Rev Released from Restrictions (McGowan Grant)	50,000.00
Total Income	<u>178,971.47</u>
Gross Profit	178,971.47
Expense	
60100 · Advertising & Promotion	6,250.00
60900 · Business Expenses	
60920 · Business Registration Fees	50.00
Total 60900 · Business Expenses	<u>50.00</u>
62100 · Contract Services	
62110 · Accounting Fees	2,500.00
62130 · Fundraising Fees	3,000.00
62150 · Outside Contract Services	
62160 · Finan Coaching Sv - Crossroads	25,742.70
62161 · Master Coach Services	18,000.00
62162 · FCI - Facilitator	30,000.00
62164 · Executive Director	12,000.00
62165 · General Support	30.00
62150 · Outside Contract Services - Other	1,950.00
Total 62150 · Outside Contract Services	<u>87,722.70</u>
Total 62100 · Contract Services	93,222.70
62800 · Facilities and Equipment	
62890 · Rent, Parking, Utilities	3,925.00
Total 62800 · Facilities and Equipment	<u>3,925.00</u>
65000 · Operations	
65005 · Bank Charges	826.78
65010 · Books, Subscriptions, Reference	18,143.99 (1)
65015 · Internet-Website	6,443.71

Opportunity Alliance Nevada

Statement of Financial Income and Expense

January through December 2018

	<u>TOTAL</u>
65020 · Postage, Mailing Service	7.42
65030 · Printing and Copying	378.07
65040 · Supplies	<u>1,704.97</u>
Total 65000 · Operations	27,504.94
65100 · Other Types of Expenses	
65110 · Advertising Expenses	582.72
65120 · Insurance - Liability, D and O	1,195.00
65150 · Memberships and Dues	509.00
65160 · Other Costs	
65161 · Repairs - Equipment	149.99 (6)
65160 · Other Costs - Other	<u>9,475.00 (3)</u>
Total 65160 · Other Costs	9,624.99
65200 · Special Events Expense	
65210 · Financial Coach Training Expenses	6,803.08 (4)
65220 · Crossroads expenses	2,231.33
65225 · EPA Meeting Expenses	960.00
65200 · Special Events Expense - Other	<u>13.28</u>
Total 65200 · Special Events Expense	<u>10,007.69</u>
Total 65100 · Other Types of Expenses	21,919.40
66000 · Payroll Expenses	23,217.33
68300 · Travel and Meetings	
68310 · Conference, Convention, Meeting	
68311 · Conference - CFED	7,795.00
68310 · Conference, Convention, Meeting - Other	<u>115.00</u>
Total 68310 · Conference, Convention, Meeting	7,910.00 (7)
68320 · Travel	
68321 · Travel - CFED Conference	2,489.10 (5)
68320 · Travel - Other	<u>1,769.54 (8)</u>
Total 68320 · Travel	4,258.64
68330 · Travel - Lodging	
68331 · Lodging CFED Conference	2,031.99
68330 · Travel - Lodging - Other	<u>2,243.33</u>
Total 68330 · Travel - Lodging	4,275.32 (8)
68340 · Travel - Meals & Entertainment	<u>2,420.17 (8)</u>
Total 68300 · Travel and Meetings	<u>18,864.13</u>
Total Expense	<u>194,953.50</u>
Net Ordinary Income	<u>-15,982.03</u>
	<u><u>-15,982.03</u></u>

Opportunity Alliance Nevada

Profit & Loss Budget vs. Actual

January through December 2018

	Jan - Dec 18	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
43300 · Direct Public Grants			
43330 · Foundation and Trust Grants	0.00	5,000.00	-5,000.00
Total 43300 · Direct Public Grants	0.00	5,000.00	-5,000.00
43400 · Direct Public Support			
43410 · Corporate Contributions			
43411 · Corp Contribution - US Bank	3,500.00	2,000.00	1,500.00
43410 · Corporate Contributions - Other	20.00	5,500.00	-5,480.00
Total 43410 · Corporate Contributions	3,520.00	7,500.00	-3,980.00
43440 · Gifts in Kind - Goods	0.00	7,400.00	-7,400.00
43450 · Individ, Business Contributions	810.00	0.00	810.00
Total 43400 · Direct Public Support	4,330.00	14,900.00	-10,570.00
43500 · Grant Income			
43501 · Charles Schwab Bank Grant	43,000.00	43,980.00	-980.00
43504 · Wells Fargo Bank Grant	5,000.00	0.00	5,000.00
43507 · Other Institutional Grants	6,000.00	41,010.00	-35,010.00
43508 · Non-Institutional Grants	28,000.00	10,000.00	18,000.00
Total 43500 · Grant Income	82,000.00	94,990.00	-12,990.00
45000 · Investments			
45030 · Interest-Savings, Short-term CD	2.50	0.00	2.50
Total 45000 · Investments	2.50	0.00	2.50
46400 · Other Types of Income			
46430 · Miscellaneous Revenue	0.00	3,750.00	-3,750.00
Total 46400 · Other Types of Income	0.00	3,750.00	-3,750.00
47200 · Program Income			
47230 · Membership Dues	0.00	5,000.00	-5,000.00
47240 · Program Service Fees	42,638.97	72,700.00	-30,061.03
Total 47200 · Program Income	42,638.97	77,700.00	-35,061.03
47700 · Rev Released from Restrictions	50,000.00	50,000.00	0.00
Total Income	178,971.47	246,340.00	-67,368.53
Gross Profit	178,971.47	246,340.00	-67,368.53
Expense			
60100 · Advertising & Promotion	6,250.00	15,080.00	-8,830.00
60900 · Business Expenses			
60920 · Business Registration Fees	50.00	0.00	50.00
Total 60900 · Business Expenses	50.00	0.00	50.00
62100 · Contract Services			
62110 · Accounting Fees	2,500.00	2,500.00	0.00
62130 · Fundraising Fees	3,000.00	3,000.00	0.00
62150 · Outside Contract Services			
62160 · Finan Coaching Sv - Crossroads	25,742.70	26,200.00	-457.30
62161 · Master Coach Services	18,000.00	18,000.00	0.00
62162 · FCI - Facilitator	30,000.00	40,000.00	-10,000.00
62164 · Executive Director	12,000.00	16,600.00	-4,600.00
62165 · General Support	30.00	4,107.00	-4,077.00
62150 · Outside Contract Services - Other	1,950.00	0.00	1,950.00
Total 62150 · Outside Contract Services	87,722.70	104,907.00	-17,184.30
Total 62100 · Contract Services	93,222.70	110,407.00	-17,184.30

Opportunity Alliance Nevada
Profit & Loss Budget vs. Actual
January through December 2018

	<u>Jan - Dec 18</u>	<u>Budget</u>	<u>\$ Over Budget</u>
62800 · Facilities and Equipment			
62890 · Rent, Parking, Utilities	3,925.00	9,750.00	-5,825.00
Total 62800 · Facilities and Equipment	<u>3,925.00</u>	<u>9,750.00</u>	<u>-5,825.00</u>
65000 · Operations			
65005 · Bank Charges	826.78	34.00	792.78
65010 · Books, Subscriptions, Reference	18,143.99	18,050.00	93.99
65015 · Internet-Website	6,443.71	3,000.00	3,443.71
65020 · Postage, Mailing Service	7.42	0.00	7.42
65030 · Printing and Copying	378.07	0.00	378.07
65040 · Supplies	1,704.97	5,894.00	-4,189.03
65050 · Telephone, Telecommunications	<u>0.00</u>	<u>180.00</u>	<u>-180.00</u>
Total 65000 · Operations	<u>27,504.94</u>	<u>27,158.00</u>	<u>346.94</u>
65100 · Other Types of Expenses			
65110 · Advertising Expenses	582.72	0.00	582.72
65120 · Insurance - Liability, D and O	1,195.00	1,000.00	195.00
65135 · Licensing	0.00	5,000.00	-5,000.00
65150 · Memberships and Dues	509.00	13,980.00	-13,471.00
65160 · Other Costs			
65161 · Repairs - Equipment	149.99	0.00	149.99
65160 · Other Costs - Other	<u>9,475.00</u>	<u>20,900.00</u>	<u>-11,425.00</u>
Total 65160 · Other Costs	<u>9,624.99</u>	<u>20,900.00</u>	<u>-11,275.01</u>
65200 · Special Events Expense			
65205 · YM/YG Training expense	0.00	800.00	-800.00
65210 · Financial Coach Training Expens	6,803.08	9,000.00	-2,196.92
65220 · Crossroads expenses	2,231.33	2,965.00	-733.67
65225 · EPA Meeting Expenses	960.00	2,100.00	-1,140.00
65200 · Special Events Expense - Other	<u>13.28</u>	<u>0.00</u>	<u>13.28</u>
Total 65200 · Special Events Expense	<u>10,007.69</u>	<u>14,865.00</u>	<u>-4,857.31</u>
Total 65100 · Other Types of Expenses	<u>21,919.40</u>	<u>55,745.00</u>	<u>-33,825.60</u>
66000 · Payroll Expenses	23,217.33	16,200.00	7,017.33
68300 · Travel and Meetings			
68310 · Conference, Convention, Meeting			
68311 · Conference - CFED	7,795.00	0.00	7,795.00
68310 · Conference, Convention, Meeting - Other	<u>115.00</u>	<u>1,500.00</u>	<u>-1,385.00</u>
Total 68310 · Conference, Convention, Meeting	<u>7,910.00</u>	<u>1,500.00</u>	<u>6,410.00</u>
68320 · Travel			
68321 · Travel - CFED Conference	2,489.10	1,500.00	989.10
68320 · Travel - Other	<u>1,769.54</u>	<u>8,000.00</u>	<u>-6,230.46</u>
Total 68320 · Travel	<u>4,258.64</u>	<u>9,500.00</u>	<u>-5,241.36</u>
68330 · Travel - Lodging			
68331 · Lodging CFED Conference	2,031.99	0.00	2,031.99
68330 · Travel - Lodging - Other	<u>2,243.33</u>	<u>1,000.00</u>	<u>1,243.33</u>
Total 68330 · Travel - Lodging	<u>4,275.32</u>	<u>1,000.00</u>	<u>3,275.32</u>
68340 · Travel - Meals & Entertainment	<u>2,420.17</u>	<u>0.00</u>	<u>2,420.17</u>
Total 68300 · Travel and Meetings	<u>18,864.13</u>	<u>12,000.00</u>	<u>6,864.13</u>
Total Expense	<u>194,953.50</u>	<u>246,340.00</u>	<u>-51,386.50</u>
Net Ordinary Income	<u>-15,982.03</u>	<u>0.00</u>	<u>-15,982.03</u>
Net Income	<u><u>-15,982.03</u></u>	<u><u>0.00</u></u>	<u><u>-15,982.03</u></u>

Notes to Financial Statement

(1) Books, Subscriptions, References			
	CFR Card Renewal.	4,000.00	
	Getting Ahead Books	350.00	
	Surviving Debt/Coactive Coaching books	747.63	
	CNM Ingenuity Class books	290.00	
	MyBudgetCoach - 1st Year	10,500.00	
	Getting Ahead Books	260.82	
	Intuit Annual Payroll Software	282.54	
	Human Services Network Membership	160.00	
	"A Few Thousand Dollars" Book	334.80	
	CoActive Coaching	483.20	
	Bridges Out of Poverty Books	735.00	
		<u>18,143.99</u>	
(2) Schwab Bank Scholarship Fund			
			Students
	Carryover from 2017	590.00	
	2018 Funding - 3/5/2018	21,000.00	
	FCI-Reno Scholarships	(5,592.00)	9
	FCI-Las Vegas Scholarships (first Class)	<u>(12,582.00)</u>	18
		<u>3,416.00</u>	
	2018 Funding - 10/4/2018	21,000.00	
	Registration for Las Vegas - 2 FCI Class	<u>(13,980.00)</u>	20
	Balance remaining 2018	<u>10,436.00</u>	
Program Service Fees			
	FCI - Reno		
	Paid orders	<u>7,688.97</u>	<u>11</u>
	Free Order	4,893.00	7
	50% off	699.00	2
	Total Scholarships	<u>5,592.00</u>	<u>9</u>
	Total Participants - FCI-Reno	<u>13,280.97</u>	<u>20</u>
	FCI - Las Vegas		
	Free Order	12,582.00	18
	Paid Orders	<u>1,398.00</u>	<u>2</u>
		<u>13,980.00</u>	<u>20</u>
	FCI - Las Vegas - 2		
	Free Order	13,980.00	20
	Paid orders	<u>1,398.00</u>	<u>2</u>
		<u>15,378.00</u>	<u>22</u>
	Total Revenue to date	<u>42,638.97</u>	<u>62</u>
(3) Other Costs			
	1st class stipends - Crossroads	4,045.00	
	2nd Class Stipends - Crossroads	2,400.00	
	Social Studies & Financial Literacy Expo 2019	50.00	

	3rd Class Stipends - Crossroads	2,980.00
		<u>9,475.00</u>
(4)	Financial Coach Training Expense	
	FCI - Reno Refreshments/Room Fees	2,538.95
	FCI - Las Vegas Refreshments/Room Fees	2,259.13
	FCI - Survey Awards gift	265.00
	FCI - Las Vegas Refreshments	765.00
	FCI - Las Vegas Refreshments	975.00
		<u>6,803.08</u>
(5)	Travel - CFED Conference	
	Prosperity Now Summit - Airfare	
	Lynne & Tracy	1,776.84
	Leanna Jenkins	469.60
	Prosperity Now Summit Misc Travel costs	242.66
		<u>2,489.10</u>
(6)	Repairs - Equipment	
	Repair to OA-NV Laptop	149.99
(7)	Conference - CFED	
	7 registrations @\$685.00 ea	4,795.00
	Center For Community Help Scholarship	2,000.00
	Opportunity Fund Scholarship	1,000.00
	(Other) Silver State Grant Conference 1/2019	115.00
		<u>7,910.00</u>
(8)	Travel Expenses - Las Vegas FCI	
	Travel	843.32
	Lodging	2,243.33
	Meals	270.08
		<u>3,356.73</u>
(8)	Travel Expenses - My Budget Coach Trainer	
	Travel	535.00
	Lodging	148.04
		<u>683.04</u>
(8)	Travel Expenses - EPA Presentations	
	Airfare Las Vegas EPA event in December	353.92
(8)	Travel Expenses - Prosperity Now Summit	
	Lodging	2,031.99
	Meals - Group Dinner event	2,039.35
		<u>4,071.34</u>
	Total Travel and Meetings	<u>18,864.13</u>
(9)	Other Institutional Grants	
	Bank of America	2,000.00
	Umpqua Bank	4,000.00
		<u>6,000.00</u>

(10)	Non Institutional Grants	
	Llena Fund - MyBudgetCoach Software	10,000.00
	Prosperity Now Summit Grant	18,000.00
		<u>28,000.00</u>
(11)	Temporary Net Restricted Assets	
	Task Force on Financial Security - to be reallocated to 2019 State Legislative Day	<u>6,183.05</u>
(12)	Corporate Contributions	
	US Bank Foundation	3,500.00
	Nevada Hand	10.00
	Bridge Housing	10.00
		<u>3,520.00</u>
(13)	Prepaid Expenses	
	2019 Las Vegas Bridges Class pmt	<u>(49.99)</u>