It Matters! 2014 Impact Report

Helping people take control of their financial lives by connecting the financial planning community with people in need.
2014 Impact Report
Our mission is to help people take control of their financial lives by connecting the financial planning community with people in need.

The delivery of pro bono financial planning enriches the lives of everyone touched by it … the recipients, the financial planning volunteers, donors and society as a whole. It allows people to make better financial decisions. However, not everyone has access when they need it.

Financial planning matters and since 1995, with the assistance of more than 13,000 financial planner volunteers we have supported the delivery of financial planning to more than 350,000 underserved people.

The Foundation is “Your Foundation” and represents the industry’s philanthropic goals and interests. We connect financial planners with the underserved; We provide grants to local, regional and national nonprofits; and, We provide free financial planning resources to underserved populations.

Support “Your Foundation” and with your help we will continue this great legacy and expand pro bono financial planning to more underserved Americans.

DONATE TODAY. Make a one-time, tax-deductible contribution or PLEDGE $1,000 OR MORE and pay over 5 years. Pro Bono Financial Planning matters to those most in need – our military, veterans, domestic abuse survivors and many more.
In my work as a financial advisor, I volunteer to provide financial planning education through a program called “Homes for Our Troops” with referrals from the Foundation for Financial Planning.

The first time I met my clients, Ben and Jessica, I only knew Ben had a traumatic brain injury, and I should expect to deal primarily with Jessica. Of course, as with any situation involving real people, it wasn’t that simple. In addition to the brain injury, Ben has hearing loss, is a double amputee above the knee and has respiratory system issues. It’s hard to tell how much he understands, but Jessica tries to keep him involved in everything.

The first time I sat down with them, I briefly explained my background- I’m a Navy reservist and served active duty time as a logistics pilot. Jessica "translated" key phrases, by repeating them at top volume. Ben knitted his brow and said “Pilot - that means she’s an officer. She went to college.” Then he was quiet for most of the session. I went over the basics of budgeting, saving and investing. We discussed short and long-term goals, including private school for the five children they hope to have.

I followed Jessica’s lead and spoke in a louder tone than normal, trying to keep everyone involved in the conversation. Ben didn’t speak again until we were wrapping up, and I asked if they had additional questions. He said “I have a question. You went to college? I’d like to go college. Is it hard?” I don’t know if Ben will ever go to college. In my interviews with these young people, I am positive and professional for their scheduled hour, and after the sessions I go back to my office, close the door and cry. To me the broken dreams of these two brave and charming young people represents the human cost of war.

It seemed like a brave symbol of their strong bond, to lose so much and still hang on. It inspires me, and worries me at the same time. I know there are legions like Ben and Jessica, and they will need our help and support for many years to come. It Matters!
The Foundation for Financial Planning is the only organization dedicated solely to supporting the delivery of pro bono financial planning to underserved communities. We have a track record of success that proves pro bono financial planning MATTERS and enriches the lives of everyone touched by it – the recipients, the planners, the donors and society at large.

The Foundation is doing great work and we had another great year in 2014. Thanks to the generosity and the energy of the thousands of donors and volunteers dedicated to the Foundation, we have given more than $5.7 million in grant support to community organizations to help individuals like Ben and Jessica.

Our endowment stands at $20 million and our goal is to raise $5 million more the next five years so that we can help as many people as possible.

Our grants and programs help the underserved, including military members, veterans, victims of disasters, low- to moderate-income families and many others.

Please help share our goal and mission of connecting pro bono financial planners with those in need.

Thank you for your dedication to the Foundation for Financial Planning. It Matters!
Chair
Elissa Buie, CFP®
Yeske Buie Inc.
Vienna, VA

Vice Chair
Bernie Clark
Schwab Advisor Services
Phoenix, AZ

Immediate Past Chair
Elaine Bedel, CFP®
Bedel Financial Consulting, Inc
Indianapolis, IN

Development Committee Chair
Alexandra Armstrong, CFP®
Armstrong, Fleming & Moore, Inc.
Washington, DC

Finance Committee Chair
James E. Stueve, CFP®, CIMA®
RidgeWorth Investments
Atlanta GA

Grant Committee Chair
Tara L. Scottino, CFP®
Carter Financial Management
Dallas, TX

Program Committee Chair
Kris Petersen
Think2Perform
Minneapolis, MN

Marilyn Capelli Dimitroff, CFP®
Planning Alternatives
Bloomfield Hills, MI

Terri Fiedler
AIG Financial Distributors
Houston, TX

John Fodor
American Funds Distributors
Southborough, MA

Kenneth “Kacy” Gott, CFP®, CPA
San Francisco, CA

Kate Healy
TD Ameritrade Institutional
Jersey City, NJ

Nancy Johnson Jones, CFP®, AIFA®, CSCP™
BOSC, Inc.
Tulsa, OK

Steve Maginn
AIG Financial Distributors
Woodland Hills, CA

Dan Moisand, CFP®
Moisand Fitzgerald Tamayo, LLC
Melbourne, FL

Bob Oros
Fidelity Institutional Wealth Service
Boston, MA

Dale Van Scoy, GFS
Pinnacle Advisor Solutions
Naples, FL

Curt Weil, CFP®
Palo Alto, CA

Staff-non voting
James A. Peniston
Executive Director/CEO
Foundation for Financial Planning
Helping the Underserved

A young veteran who was enlisted in the Army said, “As veterans, we don’t have a lot of resources.”

Through the Foundation’s sponsorship of a local Financial Planning Association Chapter’s pro bono efforts, the veteran worked with a financial planner to learn how to get control of his financial life.

“My husband and I have paid off our cars and reduced our debt. We no longer live week-to-week and we no longer carry two pay-day loans.

We save at least $900 a month: $600 on one car payment and $300 on the other. We now have a clearer understanding of our finances and the steps we will need to take to become completely secure.”

It Matters!
Nationally, the Foundation has provided more than **$5.7 million in grants to community based organizations** to assist the Foundation with meeting the pro bono financial planning needs in local communities.

**Alabama**
- Cooper Foundation
- Financial Education Outreach

**Arizona**
- American Red Cross of Southern Arizona
- FPA of Greater Phoenix
- Northern Arizona University Center for American Indian Economic Development

**California**
- Ascension Works
- Conejo Valley Senior Concerns
- El Sol
- FPA of East Bay
- FPA of Los Angeles
- FPA of Northern California
- FPA of Orange County
- FPA of Sacramento
- FPA of San Diego
- FPA of San Francisco
- FPA of Silicon Valley
- Habitat for Humanity of Los Angeles
- Legal Services of Northern California
- Mission Economic Development Association
- Operation HomeFront, Southern California
- Sage Financial Solutions
- San Fernando Valley Jaycees
- United Way of the Bay Area
- University of California Irvine
- Women’s Initiative for Self Employment

**Colorado**
- FPA National Financial Planning Support Center
- FPA of Colorado

**Connecticut**
- FPA of Fairfield County
- Jewish Family Services of Hartford

**District of Columbia**
- Capital Area Asset Builders
- CFP Board
- Consumer Federation of America
- Dixon Center / Easter Seals
- FPA of National Capital Area
- NAACP
- National Council on Aging
- Our Daily Bread, Inc.
- Professional Alliance for Children
- StepUp Ministry
- The Better Business Bureau Military Line
- The Capital Good Fund
- U.S. Conference of Mayors

**Florida**
- Family Promise of Brandon
- Florida State University
- FPA of Florida
- FPA of Miami-Dade
- FPA of South Florida
- FPA of Southwest Florida
- Operation HomeFront
- State Farm Financial Literacy Lab

**Georgia**
- 100 Black Men of Atlanta, Inc.
- Boys & Girls Clubs of America
- Catholic Charities of the Archdiocese of Atlanta, Inc.
- Community Foundation for Financial Literacy
- FPA of Georgia
- Georgia Consortium for Personal Financial Literacy
- Georgia State University

**Iowa**
- FPA of Iowa
- ISED Ventures/Central Iowa Saves

**Illinois**
- FPA of Illinois
- Resources for Community Living

**Indiana**
- Cancer Services of Allen County
- FPA of Greater Indiana
- Girls Inc., Indianapolis
- Indianapolis Neighborhood Housing Partnership
- Lafayette Neighborhood
- Purdue University

**Kansas**
- Fort Riley Financial Readiness

**Kentucky**
- FPA of Kentuckiana
- Kentucky Domestic Violence Association
- USA Cares
Louisiana
FPA of Baton Rouge
FPA of Louisiana
Massachusetts
Association of Women’s Business Centers
City Year
Dana- Farber Cancer Institute
FPA of Massachusetts
Lawrence CommunityWorks
Massachusetts Jumpstart Coalition
Northeastern University
The Midas Collaborative
Women’s Educational Center, Inc.
Maryland
Foundation for Human Development
FPA of Maryland
Junior Achievement of Central Maryland
Moneywise for the Military
New River Education Fund
Michigan
Detroit Parent Network
Women’s Resource Center
Minnesota
AccountAbility Minnesota
American Brain Foundation
BestPrep
College Possible Twin Cities
FPA of Minnesota
RISE
Tubman
Missouri
CCCS of Springfield
Doorways
FPA of Greater Kansas City
FPA of Greater St. Louis
People’s Community Action Corporation
Mississippi
Foundation for the Mid-South
Mississippi Community Education Center
Nebraska
FPA of Nebraska
North Carolina
Charlotte Saves
North Carolina Council on Economic Education
Nevada
Northern Nevada Children’s Cancer Foundation
New Jersey
FPA of New Jersey
Rutgers University
New Mexico
New Mexico Project for Financial Literacy
New York
Borough of Manhattan
Community College
CCCS of Western New York
Dress for Success
FPA of Long Island
FPA of New York
Girls Inc. of Westchester County
National Multiple Sclerosis Society
Westchester Community College
Working in Support of Education
Ohio
FPA of Central Ohio
FPA of Northeast Ohio
FPA of Southwest Ohio
FPA of Greater Cincinnati
Hancock County Saves
New Directions Career Center
Oregon
Bradley Angle
FPA of Mid-Oregon
FPA of Oregon & Southwest Washington
Innovative Changes
Pennsylvania
American Cancer Society, Inc.
Foundation for Financial Services Professionals
FPA of Philadelphia Tri-State
FPA of Pittsburgh
Greater Philadelphia Urban Affairs Coalition
National Council of Jewish Women
The Pledging Tree Foundation
South Carolina
Taw Caw Community Outreach
Tennessee
FPA of Middle Tennessee
Texas
Center for Women and Families
CCCS of Greater Dallas, Inc.
FPA of Dallas/Fort Worth
FPA of San Antonio & South Texas
FPA of West Texas
Skills For Living, Inc.
SpendSmart
Texas Agrilife Extension
Texas Tech University
Utah
FPA of Utah
Utah State
Virginia
Catholics for Housing
FPA of Central Virginia
FPA of Hampton Roads
UW of South Hampton Bay
Vermont
Vermont eTV
Washington
FPA of Puget Sound
Wisconsin
Community Action Coalition
for South Central Wisconsin
FPA of Southern Wisconsin
FPA of Wisconsin
Madison Area Technical College
"I have terminal cancer."

That is how the conversation began with Debbie (not her real name) when she contacted the Foundation for Financial Planning. She was referred to the Foundation by the American Cancer Society.

Debbie is a working single-mother in her forties with a 10-year-old daughter. Debbie is on a treatment regimen for a form of cancer that will take her life - maybe in 8 months or 2 years. Debbie was needing a financial planner for her daughter’s future.

Although she has some assets, like many people, Debbie felt she still had many years ahead of her to build a stronger financial life and plan for the future. With the diagnosis and the limited future, what does she do?

The American Cancer Society provided her with resources that included the Foundation for Financial Planning. After gathering information about Debbie’s situation we searched our database and reached out to financial planners near Debbie. Within minutes we had responses from financial planner donors offering their pro bono services.

When we told Debbie, we could hear the great peace and relief in her voice. There would be a financial plan for her daughter. The pro bono financial planner was also helping with an attorney to make sure Debbie had a will. He is helping guide her as Debbie chooses a guardian for her daughter and provide for her education and a financial start to her future.

The Foundation was there to help Debbie and her daughter because It Matters!
It Is Never Too Late For a New Beginning

“It couldn’t keep a job, and I didn’t even want one. I couldn’t think past the drugs and alcohol.”

With a grant from the Foundation for Financial Planning to a local nonprofit, he was able to attend seminars set up by a support agency and led by a volunteer financial planner. Now clean and sober and living in an apartment he is on the path to a new beginning.

Working Collaboratively With Nonprofit Partners

“I started my retirement planning late; and with the help of Easter Seals’ Dixon Center, a pro bono financial planner showed me that I could retire comfortably with wise planning.”

It Matters!
We are grateful to the corporations that have provided substantial funding to the Foundation for Financial Planning. Contributions to the Foundation make pro bono financial planning activities possible.

<table>
<thead>
<tr>
<th>$1,500,000 up</th>
<th>$1,250,000 - $1,499,999</th>
<th>$1,000,000 - $1,249,999</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fidelity Investments</td>
<td>Charles Schwab &amp; Co., Inc. &amp; Charles Schwab Foundation</td>
<td>Allianz Group</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(Allianz Global Investor, Allianz Life Insurance Company)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Ameriprise Financial, Inc.</td>
</tr>
<tr>
<td>$500,000 - $749,999</td>
<td>$350,000 - $499,999</td>
<td>$250,000 - $349,999</td>
</tr>
<tr>
<td>American Funds Distributors</td>
<td>LPL Financial</td>
<td>Cetera Financial Group</td>
</tr>
<tr>
<td>Invesco</td>
<td>Journal of Financial Planning</td>
<td>DWS Investments</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Financial Advisor Magazine</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Franklin Templeton Investments</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Lincoln Financial Group</td>
</tr>
<tr>
<td></td>
<td></td>
<td>SEI Investments</td>
</tr>
<tr>
<td>$200,000 - $249,999</td>
<td>$150,000 - $199,999</td>
<td>$100,000 - $124,999</td>
</tr>
<tr>
<td>Pershing, A BNY Mellon Company</td>
<td>CNI Securities Corp.</td>
<td>AssetMark</td>
</tr>
<tr>
<td>Raymond James Financial Services</td>
<td>BlackRock Financial Management</td>
<td>Columbia Management Distributors</td>
</tr>
<tr>
<td>T. Rowe Price Investment Services</td>
<td></td>
<td>Commonwealth Financial Network</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Financial Planning Magazine</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Focus Financial Partners</td>
</tr>
<tr>
<td></td>
<td></td>
<td>MFS Investment Management</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Pioneer Funds</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Putnam Investments</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Thornburg Investment Management</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Wells Real Estate Funds</td>
</tr>
<tr>
<td>$50,000 - $99,999</td>
<td>$125,000 - $149,999</td>
<td>$50,000 - $99,999</td>
</tr>
<tr>
<td>Advisor Perspectives</td>
<td>AllianzBernstein</td>
<td>Advisor Perspectives</td>
</tr>
<tr>
<td>AllianceBernstein</td>
<td>Cadaret, Grant &amp; Co., Inc.</td>
<td>Cadaret, Grant &amp; Co., Inc.</td>
</tr>
<tr>
<td>Calvert Investments</td>
<td></td>
<td>Calvert Investments</td>
</tr>
<tr>
<td>Dreyfus Corporation</td>
<td></td>
<td>Dreyfus Corporation</td>
</tr>
<tr>
<td>Forward Funds</td>
<td></td>
<td>Forward Funds</td>
</tr>
<tr>
<td>Hines Real Estate Securities</td>
<td></td>
<td>Hines Real Estate Securities</td>
</tr>
<tr>
<td>Inland Securities Corporation</td>
<td></td>
<td>Inland Securities Corporation</td>
</tr>
<tr>
<td>Meridian-IQ</td>
<td></td>
<td>Meridian-IQ</td>
</tr>
<tr>
<td>Morningstar, Inc.</td>
<td></td>
<td>Morningstar, Inc.</td>
</tr>
<tr>
<td>On Wall Street</td>
<td></td>
<td>On Wall Street</td>
</tr>
<tr>
<td>RidgeWorth Investments</td>
<td></td>
<td>RidgeWorth Investments</td>
</tr>
<tr>
<td>W. P. Carey &amp; Co., LLC</td>
<td></td>
<td>W. P. Carey &amp; Co., LLC</td>
</tr>
</tbody>
</table>

We are grateful to the corporations that have provided substantial funding to the Foundation for Financial Planning. Contributions to the Foundation make pro bono financial planning activities possible.
As a not-for-profit charitable organization, the Foundation for Financial Planning is thankful for the support of our donors. **Gifts to the Foundation enriches the lives of the underserved.** Thank you to the following Individuals for their gifts and pledges that create the stories of success.

### $500,000 up
Armstrong, Fleming & Moore, Inc.
(Armstrong, Alexandra, CFP®, Fleming, Ryan, CFP® & Betsy; Moore, Mary, CFP®; Rivers, Chris, CFP®)
Coit, R. Ken

### $350,000 - $499,999
Maginn, Stephen & Linda Aspiriant
(Gott, Kacy, CFP®, Kochis, Tim J.D., MBA, CFP®, Fitz, Linda, CFP®)

### $200,000 - $349,999
Kautt, Glenn G., CFP®, EA, MBA, AIFA Yeske Buie
(Buie, Elissa, CFP® & Yeske, David B., CFP®)

### $150,000 - $199,999
Bedel, Elaine, CFP®
Carter, Bill E., CFP®, ChFC, CLU
Clifford, Kevin G.
Silicon Valley Wealth Advisors

### $100,000 - $149,999
Bachrach, William “Bill” CJM Wealth Advisors
(Baker, Tracey, CFP®; Brady, Claudia; Greene, David, CFP®; Jones, Brian T., CFP®; Jones, Timothy W., CFP®, McLeland, Kim, CFP®)
Fodor, John
Fox, Marjorie L., JD, CFP®
Freedman Financial (Marc Freedman, CFP®)
Herrington, James W., CLU, CFP® & Brenda Jaffe, Martin, CFP®
Private Ocean (Friedman, Greg, CFP®; MS & Stone, Richard, CLU, CFP®)
Short, David W.

### September 11, 2001 (9/11)
In New York **after September 11** the Foundation provided grants to nonprofits to assist survivors in need of financial planning help. One survivor shared, “Initially when the pro bono service was offered, I was not sure if I wanted a stranger involved with my finances because it was one more person I would need to trust, but I’m so glad I did it. It is a relief to have the help. My financial planner is also helping me with a budget for long and short term expenses, which has made me more relaxed.”
Domestic Violence

Kentucky Domestic Violence Association (KDVA) — Christa and her daughters came to KDVA after moving to a new city to escape domestic violence. Through a Foundation grant and pro bono financial planners, she was able to repair her credit and begin a savings program after finding a new job. Since that time she has completed two nursing programs.
$5,000-Plus Individual Donors Through 2014

Botsford, Erin T., CFP®
Bowen, John J., Jr.
Csenge, John L., CFP®, CIMC
Coombs, Colin B., CFP®, CLU
Edelman, Frederic M., CFS, RFC, CMFC
Edelstein, Philip D.
Financial Profiles, Inc.
(Hansch, Thomas, CLU, CFP®)
Flett, Eric
Goldman, Charles G.
Greene, M. Anthony
Hawn, Gates Helms
Healy, Kate
Henriques, Allan C.
Hohman, James D., CFP®
Jacobs, Brian, CIMA®
Jones, Alton C.
Keeble, John B., III, JD
Kistner, Nancy A., CFP®
Lennick, Douglas A., CFP®
Lewis, Jay L. (In Memory of Loren Dunton)
Marshall, William P., CFP®
McCoy, Jerry J.
Meyers, Andrew
Moore, E. Blake, Jr.
Peurifoy, Joan H., CFP®
Quest Capital Management
Shendure, Ashok, MBA, CFP® &
Raj, MBA, CFP®
Sullivan, Mary K., CLU, ChFC, CASL, MBA
Vawter, Gary L., MS, CFP®
Viera, Carlos, CRPC
Votava, Joe & Katy
Williams, Robert J.

$20,000 - $24,999
Carnick, Craig Evans, CFP®
Diesslin, David H., CFP®, MBA
Griege, Mark C., JD, CPA, CFP®
Halter Ferguson Financial, Inc.
Hansen, Derek S.
Hertz, Mel R., MBA, CFP®
Holubowich, Carl
Kahan, Scott M., CFP®
Lee, Richard R., CFA, CFP®

Loss, P. Alan, CFP®
Mekonnen,Tedla
Muldoon, Kathleen, CFP®
Neugebauer, Phillip J.
O’Neill, Heather R., CFP®, ChFC
Oros, Robert and Lisa
Rembert, D’Orazio & Fox, Inc.
Richardson, Ross W., MS, CFP®
Rojeck, Richard P., CFP®
Schimek, Rob
Yeske Buie Team
(Yusuf, Abugiderri, CFP®; Grove, Lauren;
Hicks, Jennifer, CFP®; Micieli, Jennifer, CFP®)
Youel, Marilyn and Alan

Homeownership

The Morales family participated in a money management program at the Mission Economic Development Agency funded in part by a Foundation grant. They had been asked to vacate or purchase the home they had rented for 10 years and did not know what to do. Through the program that included volunteer financial planners, they improved their credit rating, and participated in an Individual Development Account (IDA) savings program that qualified them for matching funds to make a down payment. Mr. Morales said, “we have saved more in the last nine months than in the past 20 years!”
$5,000-Plus Individual Donors Through 2014

$15,000 - $19,999
Agnew, James, CFP®, CMFC, EA
Blessing, Kalita, CFP®, CAP
Brennan, David M., Sr.
Cardno, Sheila L., MBA
Center for Financial Planning
Conger, Cynthia L., CPA/PFS, CFP®
Dunne, C. Gordon
Fiedler, Terri
Gahagan, Kevin M., CIMC, CFP®
Gruber, Joseph B. “Joby”
Hansen, Derek S.
Helms, Jeffrey
Kunhardt, Carl, CFP® CIMA®, AEP
Livergood, Thomas R., CFP®

Mosher, Jerry S., CFP®
Patterson, James K., IV
Petersen, Krist
Pittsford, Gary, CFP®
Putney, Charles A., CFP®, EA
Ricanak, Michael D., Jr., MBA, CSA, CFP®
Ryan, Mike, CFP®
Sullivan, Robert J., CFP®
Tibergien, Mark
Weil, Curt

$10,000 - $14,999
Alford-Cooper, D. Crystal, CFP®, CRC
Anderson, William
Arsenault, Craig
Bass, Mark I., CFP® CPA
Beckes, Tracy L., MBA

Berg, Robert H., CFP®
Bluth, Michael T.
Brady, William P.
Broadridge/Forefield
Burch, Robert A.
Carpenter, Dennis, CFP®
Ciccarelli, Ray & Kantor, Kim, CFP®, CAP
Colman, Gayle Knight, CFP®
 & Rich Couch, Allison L.
Dalan, Mayur T., CEO, MBA
Deremo, John B.
Durie, Mary H., CFP®
Feingold, Saul F.
Ferguson, Scott K., CFP®
Gallagher, Clay & Sue
Gardner, Gary
Gemmer, Brian

$5,000 - $9,999

$10,000 - $14,999

Single Parents

StepUp Ministry helps build and create generational financial stability. Classes and planning sessions with pro bono financial planners are offered to parents and their children, and because of this Jamila’s son was able to weigh in on the family’s budget and help hold his mom accountable to their financial goals.
Higher Education

Ingrid, a single mom high school dropout, was a compulsive shopper who was in debt. With help from the New Mexico Project for Financial Literacy and a grant program led by a CFP® she was able to qualify for financial support to attend college after earning her GED.

Ingrid graduated magna cum laude and earned a masters in Personal Financial Planning. She is employed with a nonprofit organization that fosters the vision that every New Mexican has the opportunity, knowledge and relationships to achieve economic prosperity.
$5,000-Plus Individual Donors Through 2014

Schneider, Janice, CFP®
Shearer, William B., Jr., PC
The Arkansas Financial Group
   (Adkins, Rick, CFP®, ChFC, CLU)
Volpe, Richard, CFP®, CLU, ChFC

$5,000 - $7,499
Altman, Liz
Anderson, Daniel W., CLU, ChFC
Atkinson, Jamie
Baird, Kay H., CFP® & Baird, Rick
Barajas, Louis, CFP®, MBA, EA
Bardine, Richard S., JD, CFP®
Barry, Robert, CFP®
Behringer Harvard Funds
Bell, C. Cameron, CFP®
Bell, James F., CFP®
Brandenburger, J. Sheldon, CFP®
Braxton, Lazetta, CFP®
Brey, Lesley J., CFP®
Burt, Marvin R., CPA, CFP®
Burton, Peter
Cambridge Investment Research
   Chan, Paul W.
Chryssostomides, Pandelis P., EA, CFP®, ChFC
Commonwealth Cares Foundation
Corkern, Barry M., CFP®, AIFA
Couch, Allison L.
Cribbs, Jeffrey, CFP®, MBA, RIA
Critchell, Douglas A.
Cumgie, Guy M., CFP®, CIMA®, CIMC
Dance, Harold W., MBA, CPCU, CFP®
Darracq, Dal J., CLU, ChFC
Dean, Eleanor R.
Dorion-Gray, Paula, CFP®
Fahy, Jim
Fain, Paul K., III
Farley, John U., Jr.
Farley, Patrick M., CFP®, CLU
Filbrandt, Patricia J., CFP®, CLU
Fishman, Andrew
Franklin, Jeffrey M., CFP®
Furey, John
Gargula, Carl G., J.D.
Goldfarb, Alan & Terry Philanthropic Fund
Goss, Robert P., JD, PhD
Graham, Richard E., CFP®
Grant, Arthur F.
Green/White Advisors
   (Green, Bill L., CPA, CFP® & White, Sandra L., CFP®)
Hancock, Byron W., CFP®
Hanson, Herbert T., CFP®, CLU, ChFC
Harmon, Jack C., CFP®, CIMC
Harris, Jason
Heath, William C., CFP® & Burell, Marilyn, CFP®
Heinsma, David J.
Hofmann, Christoph & Camilla
Home, Stephen D., MBA
Houlihan, Patricia P., CFP®
Hoxton, Archibald R., IV, CFP®, AAMS, AIF
Hurley, Robert G., CFP®
Isaacson, Joel S., CPA, MBA, CFP®
Israel, Janell A., CFP®
Kahler, Richard S., CFP®, CCIM, ChFC, MS
Kaye, Marvyn, J.D., CFP®
Kelzenberg, Iodd
Kilner, Joe, CFP®

Volunteering

“The meeting with the financial planner went very well. He gave me an understanding of where I stood and goals I should aim to attain. He also provided me with advice in the areas of managing my spending. I also completed a packet of information before our meeting. Overall it was very helpful, and he is going to maintain contact with me to see how the plan he worked out with me is doing over time.”
Leaving behind a wife, son and daughter...

A postal service employee, who was also a sergeant in the Army Reserves was deployed to Iraq and killed one month later, leaving behind a wife, daughter and son. The planner worked with the widow to develop a financial plan and brought in other volunteers to assist with insurance and estate planning needs. Years later the planner is still providing pro bono planning.
## Donations from FPA Chapters Through 2014

<table>
<thead>
<tr>
<th>FPA Chapters</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>National Capital Area</td>
<td>$176,570</td>
</tr>
<tr>
<td>Philadelphia Tri-State Area</td>
<td>$30,000</td>
</tr>
<tr>
<td>NorCal Conference</td>
<td>$21,000</td>
</tr>
<tr>
<td>Monterey Bay</td>
<td>$18,888</td>
</tr>
<tr>
<td>Dallas/Fort Worth</td>
<td>$14,832</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>$10,100</td>
</tr>
<tr>
<td>Charlotte</td>
<td>$10,000</td>
</tr>
<tr>
<td>Greater Indiana</td>
<td>$10,000</td>
</tr>
<tr>
<td>the Suncoast</td>
<td>$10,000</td>
</tr>
<tr>
<td>New Jersey</td>
<td>$7,850</td>
</tr>
<tr>
<td>Houston</td>
<td>$7,500</td>
</tr>
<tr>
<td>East Bay</td>
<td>$7,100</td>
</tr>
<tr>
<td>San Francisco</td>
<td>$7,000</td>
</tr>
<tr>
<td>Greater Phoenix</td>
<td>$5,138</td>
</tr>
<tr>
<td>New York</td>
<td>$5,050</td>
</tr>
<tr>
<td>Los Angeles</td>
<td>$5,000</td>
</tr>
<tr>
<td>Silicon Valley</td>
<td>$4,000</td>
</tr>
<tr>
<td>Minnesota</td>
<td>$3,450</td>
</tr>
<tr>
<td>Georgia</td>
<td>$2,885</td>
</tr>
<tr>
<td>Central Pennsylvania</td>
<td>$2,500</td>
</tr>
<tr>
<td>Santa Ana</td>
<td>$2,500</td>
</tr>
<tr>
<td>Central Florida</td>
<td>$2,177</td>
</tr>
<tr>
<td>Illinois</td>
<td>$2,000</td>
</tr>
<tr>
<td>Puget Sound</td>
<td>$1,200</td>
</tr>
<tr>
<td>New Mexico</td>
<td>$1,066</td>
</tr>
<tr>
<td>Greater New Orleans</td>
<td>$1,040</td>
</tr>
<tr>
<td>Miami-Dade</td>
<td>$1,000</td>
</tr>
<tr>
<td>Northeastern New York</td>
<td>$1,000</td>
</tr>
<tr>
<td>Orange County</td>
<td>$1,000</td>
</tr>
<tr>
<td>Oregon &amp; SW Washington</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

## Partnering for Success with Financial Planning Chapters

With grant support from the Foundation for Financial Planning, Financial Planning Chapters provided financial planning to underserved people across the country.
REVENUE
- Contributions $1,587,989
- Investment Income $603,795
Total Revenue $2,191,784

EXPENSES
- Program Services
  - Grants $291,501
  - Program Services $468,402
Program Services Sub-total $759,903
- Management & General
  - Administration $26,139
  - Advertising – donated $124,748
  - Fundraising $82,364
Mgt & General Sub-total $233,251
Total Expenses $993,154

Change in net assets $1,381,726
Net assets at beginning of year $18,320,277
Net assets at end of year $19,702,003
2014 Impact Report

2014 Outreach
- Served One-On-One: 7,364
- Total Served: 31,129
- Pro Bono Planners: 2,982

20-Year History of Outreach
- Served One-On-One: 52,695
- Total Served: 354,030
- Pro Bono Planners: 13,236

Volunteer Hours
- 2014 Value of Contributed Hours: $4,475,000
- 20-Year Value of Contributed Hours: $27,223,600

2014 Impact Report
INDEPENDENT AUDITORS’ REPORT

The Board of Directors
Foundation for Financial Planning, Inc.

We have audited the accompanying financial statements of the Foundation for Financial Planning, Inc. ("the Foundation") which comprises the statements of financial position as of December 31, 2014 and 2013, and the related statements of activities and cash flows for the years then ended, and the related notes to the financial statements.

Management’s Responsibility
Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors’ Responsibility
Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors’ judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Foundation's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Foundation’s internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion
In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Foundation as of December 31, 2014 and 2013, and the results of its operations and its cash flows for the years then ended in conformity with accounting principles generally accepted in the United States of America.

Lawrenceville, Georgia
July 9, 2015
We believe that financial planning matters. It allows people to make better financial decisions. However, not everyone has access when they need it. Since 1995, the Foundation for Financial Planning has provided grants to successfully connect financial planners with members of underserved communities to provide pro-bono financial planning. This connection creates a win-win situation where financial planners have an opportunity to give back using their professional skills, and people in need are better positioned to make sound financial decisions. Our grants are awarded to support the underserved, which includes military members, veterans, victims of disasters, low-to-moderate income families, and many others.