



PROVIDING HARDWORKING PEOPLE WITH THE FINANCIAL RESOURCES AND OPPORTUNITIES THEY NEED TO MOVE UP THE ECONOMIC LADDER.





In these challenging economic times, hardworking families and individuals need financial resources to meet their basic needs, invest in higher education, and save for the future.

Each year, Ladder Up leverages more than \$2 million in donated services, space, and goods to deliver high-quality services to clients free of charge.

Since **1994**, with the support of its dedicated volunteers, partners, and donors, Ladder Up has served over **263,000** clients, helping them access more than **\$476 million in economic benefits**.



Courage



Dear Friends,

2015 marks Ladder Up's 20th anniversary and it's been humbling to see how far your support has taken us over the past two decades. The 263,000 clients that we have impacted through our programs are a testament to your commitment to improving the financial wellbeing of hardworking people across the Chicago area. The \$476 million in economic benefits that your support has delivered to clients are threads that have helped to form a safety net in hard economic times.

The world has changed considerably since our early days of paper-and-pencil tax return preparation and the economic challenges that our clients face have grown in scale and complexity. The reports we see in the news about the growing number of children living in poverty and the widening wealth gap serve to strengthen our resolve and renew our commitment to helping our clients develop greater economic stability. By helping our clients access tax refunds, financial aid awards for college, one-on-one financial coaching, and financial education, we deliver tangible benefits that show our clients that we care about their lives, their families, and their futures.

We are so grateful for the steadfast support of our volunteers, partners, and donors. As we look ahead, we acknowledge the financial struggles that we face as an organization as donors restrict their budgets. Our programs are only successful when they are fully funded and we ask you to consider increasing your financial support so that we can continue to provide resources to the hardworking clients that rely on us year to year. We promise to continue leveraging our resources to generate as much impact as we can. For every \$1 invested in the organization, Ladder Up returns \$38 in benefits to clients.

Thank you for walking with us on this journey. We look forward to seeing where the next 20 years take us.

Sincerely,

Bob Burke



2015 Overall Results

During the **2014-15** program year, Ladder Up's volunteers and staff members served more than 29,000 clients and generated an economic impact of \$45.6 million for clients in low-income communities by:

- Helping 2,200 students complete a critical financial aid application to access an estimated \$28 million in financial aid awards for higher education;
- Informing more than 12,000 students and parents about financial aid and college financing;
- Educating over 4,100 individuals through financial literacy workshops;
- Providing one-on-one financial coaching to 244 individuals to help them improve their economic situations;
- Preparing 10,224 tax returns to secure more than \$17.5 million in refunds for hardworking families and individuals; and
- Engaging over 1,000 of the best and brightest volunteers from across the Chicago area.

LIFE-IMPROVING FINANCIAL TOOLS (LIFT)

Through LIFT, Ladder Up works to help alleviate urban poverty by improving access to higher education and increasing financial knowledge.

LIFT comprises the *Higher Education Access Initiative* and *Financial Literacy Program*. Through these sub-programs, Ladder Up equips clients with the tools they need to help break the cycle of poverty.

HIGHER EDUCATION ACCESS INITIATIVE



A 2014 *New York Times Magazine* article entitled “Who Gets to Graduate” states that, “about a quarter of college freshmen born into the bottom half of the income distribution will manage to collect a bachelor’s degree by age 24, while almost 90 percent of freshmen born into families in the top income quartile will go on to finish their degree.”

Through the *Higher Education Access Initiative*, Ladder Up helps low-income, minority, and first-generation students secure the financial resources they need to overcome the cost barriers to postsecondary education.

By increasing awareness of available aid and helping students complete the Free Application for Federal Student Aid (FAFSA), Ladder Up helps turn the dream of college into a reality for hundreds of Chicago-area students each year.

This past year, 91% of students served said that without Ladder Up’s help, completing the FAFSA would have been more challenging or even impossible.

“I AM THE MOTHER OF THREE CHILDREN AND ... THE ONE THING I ALWAYS DID FOR MY CHILDREN WAS EDUCATING THEM THAT SCHOOL MAKES THE DIFFERENCE BETWEEN COASTING IN LIFE OR MAKING A DIFFERENCE. I WAS SO NERVOUS ABOUT [COMPLETING THE] FAFSA AND I JUST DID NOT WANT MY KIDS TO THINK I COULDN’T DO THE APPLICATION. THE TRUTH IS THAT I COULD NEVER HAVE DONE IT WITHOUT THE HELP OF ... LADDER UP.”

– PARENT OF HIGH SCHOOL SENIOR

Higher Education Access Initiative Results

In 2014-15, Ladder Up:

- Helped 2,200 students complete the FAFSA to secure an estimated \$28 million in financial aid awards;
- Informed over 6,300 students and parents through 250 “FAFSA 101” workshops;
- Presented 449 “College Knowledge” workshops to educate more than 6,000 students about college finances and creating personal statements; and
- Partnered with 170 schools and community organizations to offer services to low-income, first-generation, and minority students.

“[LADDER UP HAS] BEEN INTEGRAL TO THE POST-SECONDARY SUCCESS OF MY STUDENTS. KNOWING [LADDER UP IS] KNOWLEDGEABLE, AVAILABLE, AND CAPABLE FREES UP A LITTLE OF MY TIME FOR A MULTITUDE OF OTHER COUNSELING DUTIES [AND I] EXPERIENCE PEACE OF MIND WHEN LADDER UP HELPS MY STUDENTS”

– PAIGE STENZEL, SCHOOL COUNSELOR,
MATHER HIGH SCHOOL

Client Demographics

- 86% of clients served through FAFSA assistance this past year were considered low-income according to the standards set by the US Department of Housing and Urban Development (HUD).
- A majority of those served through direct FAFSA completion assistance were Latino or African American, representing 47% and 42% of those served, respectively.
- More than 71% of students assisted through FAFSA completion were considered “first-generation” college students, as neither parent holds a college degree.

FINANCIAL LITERACY PROGRAM

Through the *Financial Literacy Program*, Ladder Up helps students and low-income adults cultivate positive financial behaviors and work towards economic self-sufficiency.

Ladder Up helps clients navigate complex financial systems and manage their money more effectively, offering free workshops on topics including:

- Banking & Savings
- Budgeting
- Consumerism
- Credit Control
- Understanding Your Tax Return

This past year, Ladder Up also continued to offer one-on-one financial coaching through which staff members worked individually with clients to help them address their financial needs, including credit repair and household budgeting.



Financial Literacy Program Results

In 2014-15, Ladder Up:

- Presented 344 workshops to educate over 4,100 high school students and adults on financial topics;
- Partnered with 66 organizations to provide services; and
- Provided one-on-one financial coaching to 244 clients, helping them access and analyze credit reports, establish household budgets, and manage debts.

“THIS WORKSHOP WAS HELPFUL AND FULL OF INFORMATION THAT I DID NOT KNOW.”

– CREDIT WORKSHOP SURVEY RESPONDENT

“I WAS A VICTIM OF IDENTITY THEFT AND DIDN’T KNOW IT. I DIDN’T KNOW WHAT TO DO! I DIDN’T KNOW WHO TO TALK TO AND THEN LADDER UP SHOWED ME HOW TO CONTACT [MY CREDITORS], HOW TO WRITE THEM A LETTER. IT’S A GREAT, GREAT PROGRAM.”

– FINANCIAL COACHING CLIENT

“[THE INSTRUCTOR] HELPED ME UNDERSTAND BUDGETING AND SHOWED ME SOME GREAT WAYS TO BUDGET AND SAVE AND BECAUSE OF HER PRESENTATION, I LOOK FORWARD TO BUDGETING MY MONEY.”

– BUDGETING WORKSHOP SURVEY RESPONDENT



TAX ASSISTANCE PROGRAM (TAP)

Through the Tax Assistance Program (TAP), Ladder Up mobilizes over 1,000 volunteers, many recruited from the Chicago area's top companies and universities, to help clients file their tax returns to secure valuable tax refunds free of charge. To TAP clients, a refund often means food on the table, a roof overhead, or savings for an emergency fund. In 2015, 58% of TAP clients said they would use a portion of their refunds to pay bills and 34% of clients said their refunds would help pay for food.

Since 1994, Ladder Up has provided free tax help to more than 135,000 clients, returning \$206 million in tax refunds to hardworking families and individuals across the Chicago area.

"I LOVE WHAT WE ARE DOING FOR OUR COMMUNITY AND IT BRINGS ME A LOT OF JOY TO BE ABLE TO HELP PEOPLE!"

- LADDER UP VOLUNTEER

Tax Assistance Program Results

In 2014-15, Ladder Up:

- Operated 19 TAP service locations in Chicago and its surrounding suburbs;
- Prepared 10,224 tax returns;
- Helped clients secure \$17.4 million in tax refunds; and
- Worked with 41 taxpayers to help them apply for Individual Taxpayer Identification Numbers (ITINs).

CLIENT DEMOGRAPHICS

Average taxpayer annual income: \$15,820

Average taxpayer age: 46

Race/Ethnicity

Latino	44%
African American	38%
Caucasian	12%
Asian	4%
Other/Multi-Racial	2%

Income

\$0 - \$9,999	38%
\$10,000 - \$19,999	32%
\$20,000 - \$29,999	18%
\$30,000 and over	12%

Dependents

0-1	59%
2	21%
3	10%
4+	10%

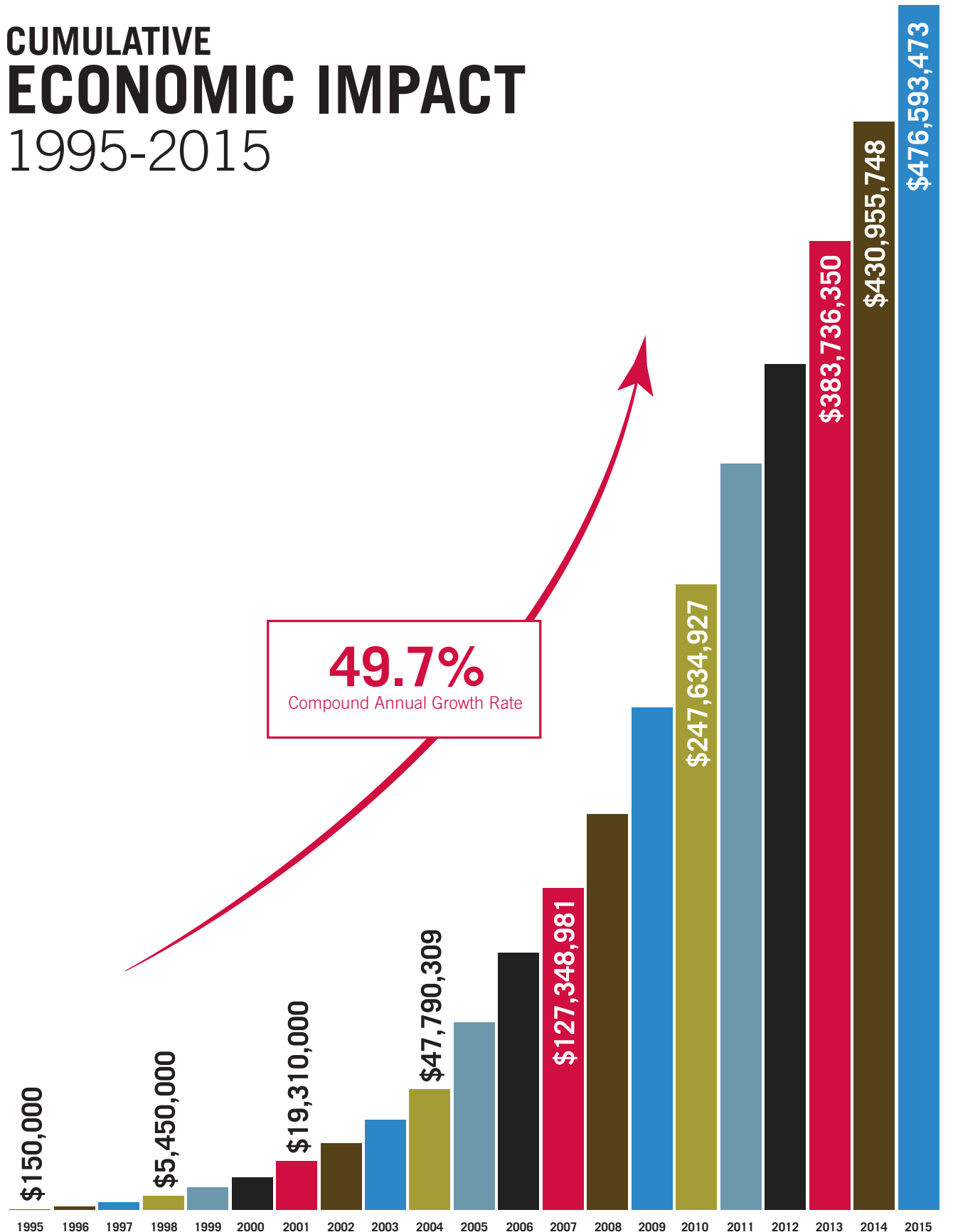


WHEN I LEFT THE SITE,
I FELT LIKE I HAD WON THE LOTTERY.

- MATTHEW, TAP CLIENT

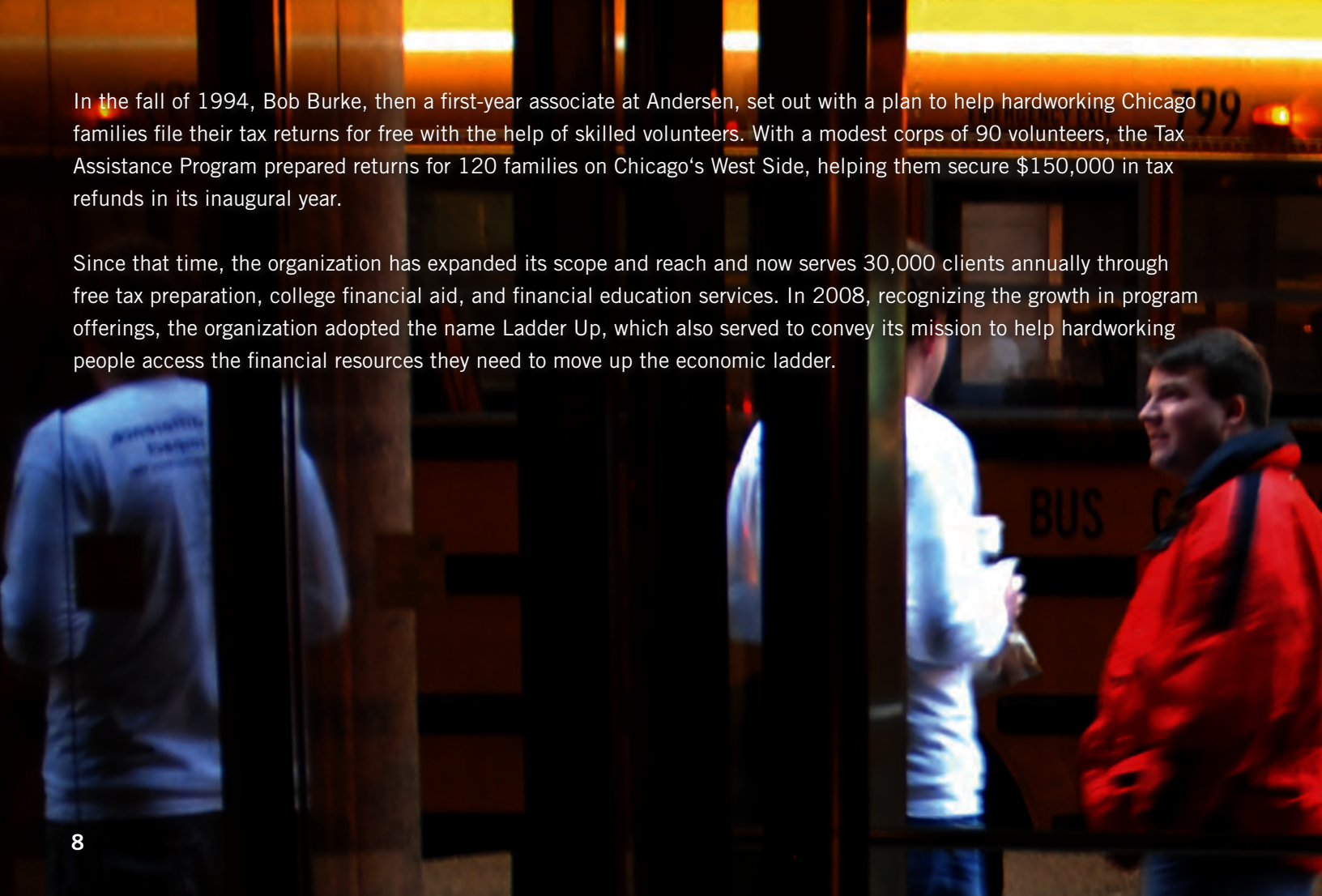


CUMULATIVE ECONOMIC IMPACT 1995-2015



In the fall of 1994, Bob Burke, then a first-year associate at Andersen, set out with a plan to help hardworking Chicago families file their tax returns for free with the help of skilled volunteers. With a modest corps of 90 volunteers, the Tax Assistance Program prepared returns for 120 families on Chicago's West Side, helping them secure \$150,000 in tax refunds in its inaugural year.

Since that time, the organization has expanded its scope and reach and now serves 30,000 clients annually through free tax preparation, college financial aid, and financial education services. In 2008, recognizing the growth in program offerings, the organization adopted the name Ladder Up, which also served to convey its mission to help hardworking people access the financial resources they need to move up the economic ladder.





Financials

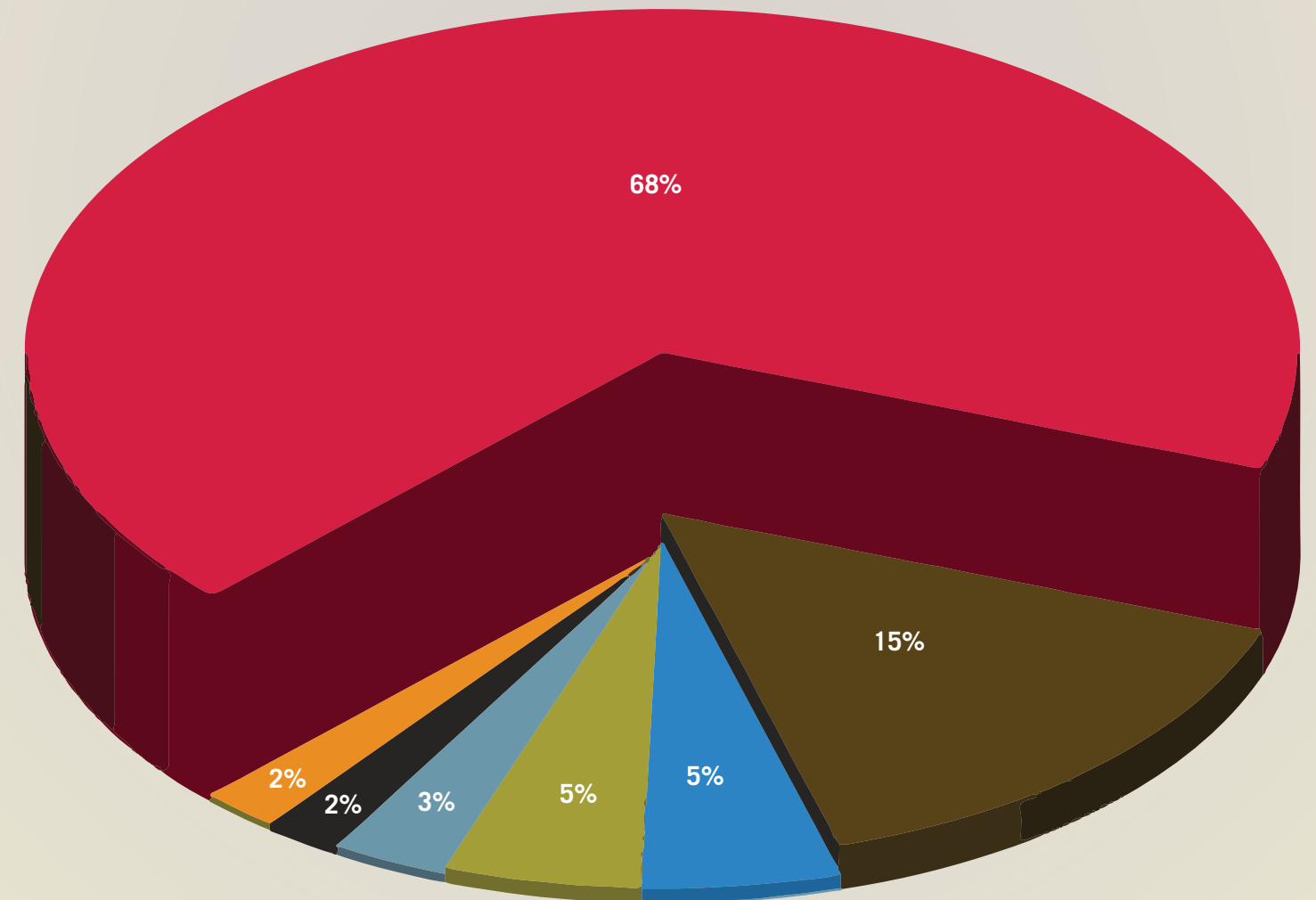
Like our clients, we know that every dollar counts – that’s why we leverage donations of time, talent, and treasure to maximize returns for our stakeholders. Ladder Up’s 1,000 volunteers constitute one of the largest volunteer workforces in the Midwest and partnering companies represent various sectors, including accounting, audit, banking, consulting, and law. By utilizing the donated service of its volunteers, along with donated office space, legal counsel, and service locations, Ladder Up is able to return an estimated \$38 in benefits to clients for every \$1 invested in the organization.

On behalf of the thousands of clients that benefit from Ladder Up’s services, the organization thanks its FY14-15 donors:

Statements of Financial Position		
<i>As of June 30, 2015 and 2014</i>		
	2015	2014
ASSETS		
Cash and Cash Equivalents	170,948	297,668
Investments	1,205,220	1,023,333
Grants Receivable	142,681	212,827
Prepaid Expenses	2,172	3,827
Property and Equipment, Net	151,234	230,542
Total Assets	1,672,255	1,768,197
LIABILITIES		
Accounts Payable	7,667	13,510
Payroll Liabilities	0	3,441
Capital Lease Payable	61,461	55,829
Non-Current Liabilities	21,835	83,296
Total Liabilities	90,963	156,076
NET ASSETS		
Unrestricted - Board Designated	1,213,152	1,177,333
Unrestricted - Undesignated	318,140	409,788
Temporarily Restricted	50,000	25,000
Total Net Assets	1,581,292	1,612,121
Total Liabilities and Net Assets	1,672,255	1,768,197

Revenue Sources

- In-Kind
- Government
- Corporations
- Foundations
- Special Events
- Investment/Other Income
- Individuals





Donors

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We thank these donors for their support.</p>
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Volunteers

★ **ALL-STAR VOLUNTEER:** 2 or more years of service

Volunteers are the lifeblood of Ladder Up, enabling the organization to execute its programs to deliver financial resources and opportunities to clients. This past year, over 1,100 volunteers invested their time and knowledge to serve thousands of clients.

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- ★ Catherine Lake
- ★ Robert Lenderman
- ★ Phil Leung
- ★ Tiffany Lim
- ★ Amy Mahan
- ★ Adam Mendelsohn
- ★ Elizabeth Moncada

- ★ Samantha Rusher
- ★ Olivia Schreuder
- ★ Jamillah Shakoor
- ★ Abbie Stonecypher
- ★ Crystal Taylor
- ★ Jonathan Tennant
- ★ Shane Vandenberg
- ★ Kai Sang (Samuel) Woo
- ★ Nancy Yu
- ★ David Zydek

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- ★ Brendan O'Connor

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- ★ Daniel Christus
- ★ Paul Compennolle
- ★ John Hammond
- ★ David Herpe
- ★ Jeffrey Holdvogt
- ★ Gary Karch
- ★ Kristen Klanow
- ★ Elise McGee
- ★ Diane Morgenthaler
- ★ Alan Nesburg
- ★ Maureen O'Brien
- ★ Brian Tiemann
- ★ Jacqueline Titus
- ★ Kirk Watkins

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- ★ Daniel Lewis
- ★ Ahmed Naguib
- ★ Kasey Sorenson
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- ★ Sharon Skertich
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- ★ Tina Zugel

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- Sheila Casey
- ★ Shu Chen
- ★ Caragh DeLuca
- Samuel Dragul
- ★ Della Gambill
- Aaron Henry
- ★ Amelia John
- ★ Jamhal Johnson
- ★ Janet Lee
- ★ Jennifer Lee
- Chloe Luther
- ★ Cale Mannesto
- Lindsey Meagher
- Sarah Millar
- ★ Jennifer Miller
- Catherine Mullen
- ★ Natalie Opeka
- ★ Angie Ortega
- ★ Gloria Paramo
- ★ Ashley Pennell
- Rosemarie Piswoicz
- Mikal Rabanus
- Lora Seibold
- Stephanie Shorkley
- ★ Amanda Smith
- Gabriela Szewczyk
- Jennifer Thomas
- Spencer Tielens
- Gergana Tsvetkova
- ★ Alina Wong
- ★ Ryan Yip
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- ★ Luke Harriman
- ★ Natalia Lipscomb
- ★ Maria Pellegrini

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- ★ Maureen Reynolds
- ★ Jon Schroeder
- ★ Marianne Urso
- Tim Weber
- John Wiktor
- ★ Michael Wycklendt

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- ★ Lenore Berman
- ★ Kim Brooks
- ★ Aleksandar Kacharkov
- ★ Mark Leimbeck
- ★ John Mahal
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- ★ Todd Patterson
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- Cynthia Valleria
- ★ Vania Wit

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- ★ Judith Miller
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- ★ Maureen Pordugal
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- Yuqi Cheng
- ★ Diego DeLuna
- ★ Weiyi Fan
- Natalia Filatova
- Junyi Gao

- Xinyi Gao
- ★ Artina Graves
- Jia Guo
- Sijie Huang
- Yiwei Huang
- Bujee Jargalsaikhan
- ★ Zhiyi Leng
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- ★ Yirui Liu
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- Hiten Patel
- Radha Patel
- ★ Veronica Ramirez
- Dagmara Schusler
- Xiaobing Song
- Yunze Song
- Ioana Vintila
- Junru Wang
- Yue Wang
- Qinshu Yang
- Yingnan Yan
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- Yi Zheng

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- ★ Kamil Dziedzic
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- Maria Magana
- Julian Ross
- Meghan Shanahan
- Eric Sotelo

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- Franki Tran

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- Neil Demange
- Nobue Fukaya
- ★ Sara Guzman
- ★ Kayo Hogan
- Tony Joselios
- ★ Shalini Joshi
- Magdalena Luzynska
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- ★ John McGreevy
- Eric Melchor
- Mariusz Mosio
- Hue Nguyen
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- ★ David Park
- ★ Arti Patel
- Jigar Patel
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- Erick Rodriguez
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- Irais Cortes
- Brian Crago
- Jessica Cruz
- Csaba Csoka
- Hung Dinh
- Caroline Elbe
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- Yinzhen Fang
- Valeriu Gava
- Alysa Getzelman
- ★ Barkha Hira
- ★ Carrie Horton
- Alyssa Konkle
- Cuong Le
- Calvin Liang
- Chhieng Lim
- Jiarong Lin
- ★ Shawn Daniel
- Manaloto
- Asmira Matcheswale
- Fatima Medel
- Elizabeth Miller
- ★ Gregory Nemtsev
- Gloriabelle Nguyen
- Su Oh
- Tania Olivares
- ★ Danuta Parzonko
- ★ Sandra Pfannes
- ★ Rebecca Pyaohn
- Vedha Ramakrishnan
- Jesus Reyes
- Jennifer Rivas
- ★ Gabriela Rodriguez
- Katarzyna Sader
- Mila Sadovnikova
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- Alex Velez
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- Michael Cook
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- ★ Jansuda Cody
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- Michael Middleton
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- Joanna Niemiec
- Michael Panek
- Joshua Pelissier
- Michael Potrawski
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- Perla Sahagun
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- ★ Andy Rusnak
- Ayme Salgado
- Anthony Sassali
- Gabriela Vidana
- Jacqueline Vitkauskas
- ★ Nicole Woods

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- Gedeon Dansou
- ★ Gregory Geiger
- Simona Giurgiu
- Marta Gorzynska
- Ana Ilciuc
- ★ Kathy Johnson
- Sehrish Khan
- Ivanna Krutnyk
- Laura Papuc
- Alin Smoleac
- Leticia Urdiales



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Liang Chen
Jimmy Danzy
★ James DePaul
NaShawnda Foster
Lori Hardman
Chi Yao Hsu
★ Andrew Kach
★ Ian Manners
Ana McCauley
Arindam Mukherjee
★ Timothy Myers
★ Matt Padberg
★ Tracey Rubinoff
Yuji Xie
Daniel Zimskind

OTHER KEY VOLUNTEERS

★ Tara Abbott
Sera Aboagye
★ Robert Agler
★ Ann Marie Andersen
★ Nageswari Annamalai
Ben Bader
Maimona Bakharba
Faizan Bakhrani
Kristen Bamba
★ Christina Barrera
★ Elizabeth Barrett
★ Stephanie Bass
★ Yesenia Bautista
Matthew Beamer
Thomas Benzmilller
Eunice Clarice Bonoan
★ Diane Bortoli
★ John Breuer
★ Linsey Bristow
Dominic Brose
★ Milton Brougham
★ Barbara Brown
★ Andrew Brunks
★ Brian Caldwell
★ Ricardo Cardinez
★ Nancy Carreon
Maehalia Carter
★ Lillian Cham
★ Devin Chambers
★ James Citti
Ryan Cloud

Heather Conklin
★ Anne Cooper
★ Edward Coops
Denali Dasgupta
★ Stephanie Daul
Elizabeth Davies
Joshua Dela Cruz
Theodore Demin
Michael Diaz
Karina DiDiana
Dana Diedrick
★ Krisinda Doherty
Alexei Dolgin
★ Patricia Dredze
★ Marjorie Elliott
★ Wanda Evison
Yuriana Flores
★ Myriam Flynn
★ Dallas Frey
★ Tom Frey
Yu Fu
★ Ismael Garcia
★ Kristina Garcia
Patricia Garcia
★ Viviana Garcia
Cory Georgia
★ Kira Gerweck
★ Ryan Gibbons
★ Anne Giffels
★ Matthew Gilbert
★ Todd Gilchrist
Joshua Goldschmidt
Fidencio Gonzalez
Solymar Gonzalez
★ Tim Gordon
Katarzyna Gorecka
★ Dianne Goren Radtke
★ Karen Gray-Keeler
Jeffrey Guenther
Matthew Hall
Manal Hamdan
★ Robert Hardy
Mary Harmon
Dallas Harty
★ Cliff Helfer
★ Louis Helleman
★ Mary Hemsworth
★ Ibon Hernandez
★ Greg Herrick
Min Hong

★ Chuck Horvath
Xin Huang
★ Tim Hunter
Michelle Iseman
★ Robert Jaeschke
★ Erica Jaffe
Fangyu Jiang
★ Deborah Jones-Buggs
Sonali Joshi
Radka Kacharkova
Patrick Keenan
★ Steve Kelliher
Joleen Kleckauskas
★ Tim Koch
★ Alicja Kolendo
Joseph Kramer
Nathaniel Krause
★ Minna Krejci
★ Meghann Kruse
Mark Krzeczowski
★ Kim Kyrouac
★ Eric Langston
Symone Lawhorn
Ning Lee
★ Taneshia Lee
Kevin Leon
Liyun Li
★ Xiaojing Li
Jiaxiang Liang
★ Jeremy Liao
Barbara Lichorowicz
★ Susana Loera
Peter London
Ronald Luce
★ Barbara Ludwig-Thomas
Eduardo Macz
★ Stephen Mahieu
★ Mary Malcolm
★ Rachel Maly
★ Lisa Marlow
★ Martin Martinez
★ Kevin McAlpin
★ Lovie McCurtis
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★ Linda McGuire
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Kyle McNicholas
★ Lucia Medrano

★ Alefiah Merchant
★ Sheila Mickus
Dan Miodonski
★ Anupama
Mohanachandran
★ Melanie Moore
★ Dmitriy Moroz
★ Jennie Motto
★ John Moynihan
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★ Mary Murphy
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★ Nidia Navar
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★ Peter Rossmann
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Valeria Salinas
★ Janna Sampson
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★ Suzanne Saxer
Franklin Scarlett
★ Scott Schaffer
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★ Jane Schlosser
★ Yasmin Schnayer
★ Todd Schrade
★ Anthony Schroeder
★ Thomas Scott
★ Doreen Sevcik
★ Mark Sevcik
★ Sachin Sharma
★ Pedro Sigaran
Stanley Situ
★ Catherine Smith
★ Christine Smith
★ Tiy Smith
Monika Sojka
★ Paul Steger
★ Will Sternberg
★ Samantha Sublett
Maojie Sun
Angel Tafoya
★ Richard Tittle
★ Sjar Toney
Marilu Torices
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