

Investing in the Next Generation: From our CEO

Dear Friends,

As the vibrant days of summer draw to a close, I am filled with immense pride and gratitude for the incredible impact we have made together through our youth programming. This month, our **Freedom School Summer Literacy Camp** came to a triumphant end, leaving a lasting impression on the young minds and hearts of our community. This camp not only ignited a passion for reading and learning but also fostered a sense of belonging and empowerment among our participants.

Now, as we transition into the school year, we are eagerly preparing to welcome back our **Young Scholars After School Program** and **LifeWise Academy**. These initiatives provide a safe and nurturing environment where children can thrive academically, socially, and emotionally. Through dedicated mentorship, engaging activities, and academic support, we are equipping our young scholars with the tools they need to succeed both in and out of the classroom.

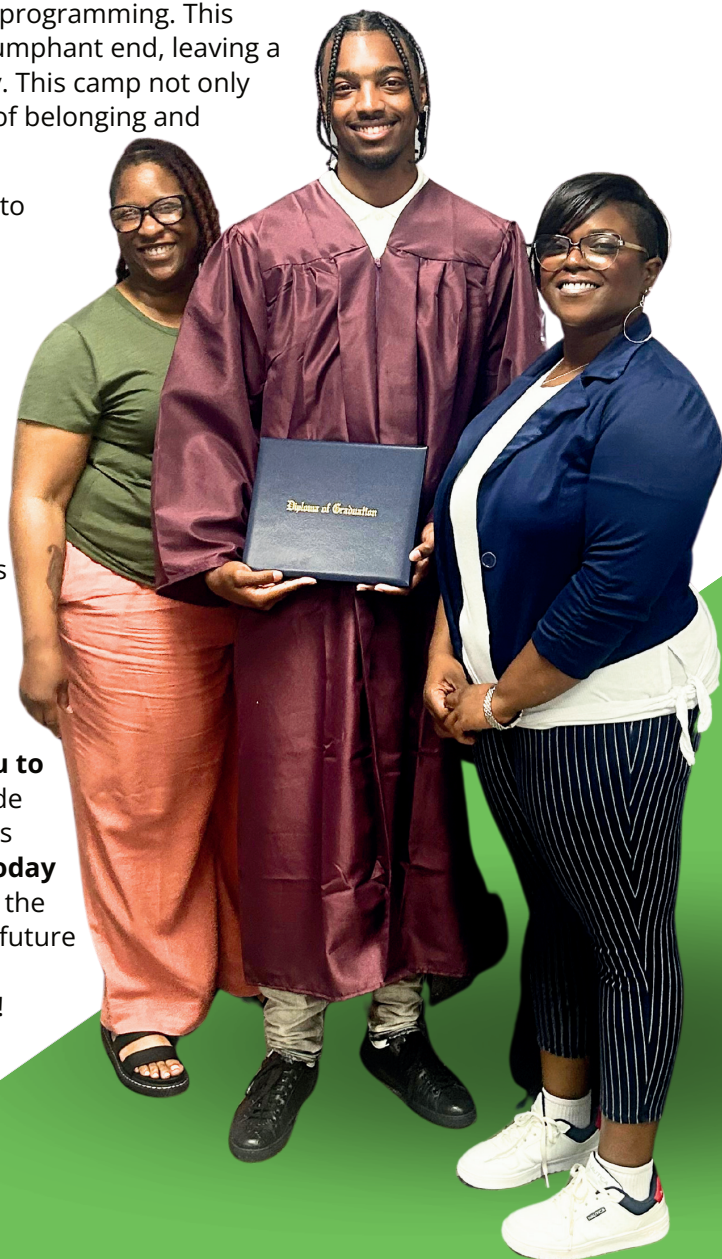
Our commitment to early childhood education remains unwavering, as our **Early Childhood Center** continues to operate year-round. This program lays a strong foundation for our youngest learners, ensuring they are well-prepared for the challenges and opportunities ahead. By focusing on cognitive, social, and emotional development, we are shaping the future leaders of our community from the very beginning.

Your generous support directly impacts the lives of the children and families we serve. As we begin another academic year, **we invite you to join us in empowering the next generation**. Your donations provide essential resources, educational materials, and enriching experiences that truly make a difference. **Please consider making a donation today to support our youth programming**. Every contribution, no matter the size, plays a crucial role in transforming lives and building a brighter future for our community. Visit www.lifewisestl.org or scan the QR code to help us create lasting change. Thank you for your generosity!

With gratitude,



Scott Walker
President/CEO



TRIVIA NIGHT
OCTOBER 19, 2024
HOORAY FOR HOLIDAYS!



Lending Circles: Establishing Credit and Financial Wellness

At LifeWise StL, we are committed to providing innovative solutions to help individuals achieve financial stability and independence. One of the most impactful programs we offer is our Lending Circles, an alternative healthy financial product designed for individuals to build their credit score. Since launching the program in 2017 with just six participants, the interest has grown exponentially. **Last year alone, 384 participants completed the program.**

The Importance of Credit

Good credit is essential for securing car loans, mortgages, and even leasing apartments. However, many people struggle with poor credit or have never utilized credit meaning they are "credit invisible". The primary purpose of our Lending Circles is to help our participants establish a credit score, build credit history or improve their credit score, while teaching financial responsibility along the way.

What Are Lending Circles?

Lending Circles are groups of people who pool money regularly, providing rotating zero-fee, zero-interest loans to members from the pool. Each of the 12 participants in the circle pays a certain amount (from \$50 to \$300 depending on the circle they are part of) every month for a year. Once during the year, each participant receives the funds paid in. In essence the first person who receives the funds gets a micro-loan, and the last person establishes savings. Everyone benefits since **LifeWise StL reports timely payments to credit bureaus**, helping "credit invisible" participants establish a credit history and those with credit improve their score.

The Lending Circle Process

Through our membership in the Credit Builder's Alliance, LifeWise StL can "soft" pull credit reports for participants, even those without a social security number, for financial



coaching purposes. "Soft" credit pulls do not impact a person's credit score and do not show up on a report. **Our Certified Financial Social Worker reviews a participant's credit report, helps remove errors, and creates credit action plans for additional ways to increase credit score.** This establishes a baseline score for the participant.

During the lending circle period, participants can attend classes on financial topics and meet with their Certified Financial Social Worker for one-on-one coaching to create goals around increasing savings, paying down debt, accessing additional healthy financial products, and building wealth. **Our unique approach builds confidence, trust and accountability, helping participants reach their individual goals.**

Upon completion of the Circle, assuming timely payments, the credit score is pulled again for comparison. **Participants entering the program with an established credit score improve their credit rating on average by 35 points. Last year, 75 participants entered the program with no credit rating and ended the program with a score of 690.**

Building Brighter Futures Together

At LifeWise StL, we believe in empowering our community towards improved economic well-being through financial coaching and financial education, paired with innovated, healthy financial products. **Our Lending Circles program is a testament to the power of collective support and the positive impact it can have on individual financial health.**

Join us in our mission to create a financially stable and thriving community. **Together, we can build a brighter, more financially secure future for everyone!**

Last year
75
"credit invisible" participants
entered the program with no
credit rating and ended the
program with a score of
690

Our Mission

Our mission is to help individuals and families achieve economic well-being by providing high-impact, relationship-based programming and by addressing systemic barriers to their success.

Here's an illustration of how LifeWise StL might serve a family:

PROGRAMS

- Baby is cared for in the safe, nurturing, & stimulating environment of our **Early Childhood Center**
- His elementary-age sibling strengthens her reading skills & confidence through **Freedom School**
- Their young adult sibling **saves for independence** while receiving **coaching & education** from certified financial social workers
- Mom experiences relief from stress & anxiety as a result of **1:1 therapy**
- Grandma finds purpose & meaning as a **Senior Companion**



SERVICES & EVENTS

- Weekly, Grandma purchases low-cost groceries, household supplies, and diapers at our **Bodega & City Harvest Market**
- Mom & Grandma **Exercise** together on Monday nights while the younger 2 play in the **Family Center**
- Through **Alumni Advising**, the elder son works toward the goal of transferring from community college to a 4-year university
- For only \$5, Mom purchases her child new shoes & a stocked backpack at our annual **Back-to-School Event**
- Mom shops for gifts for the whole family at our annual, low-cost **Holiday Market Event**

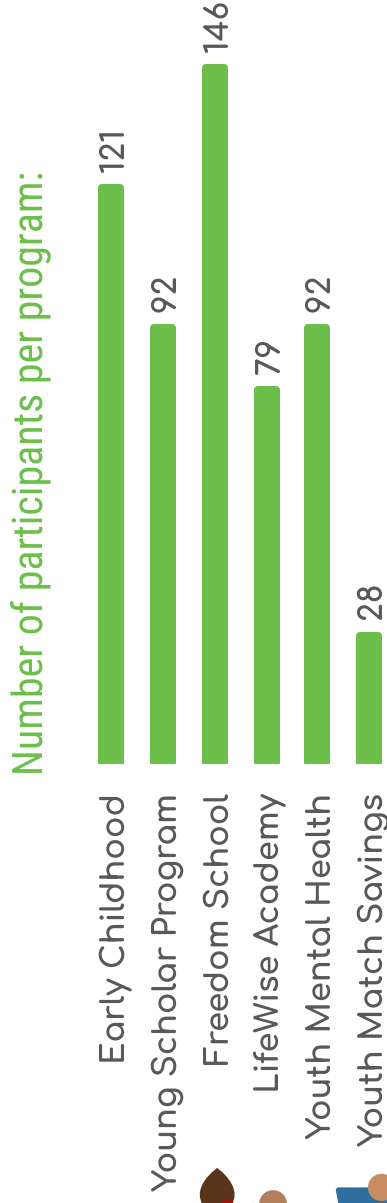
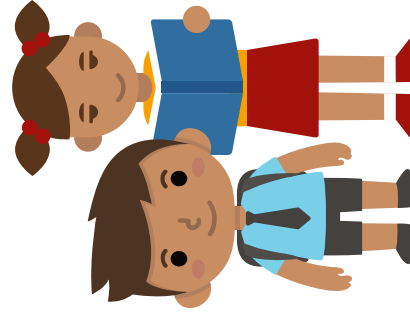
1,307 participants engaged in high-impact, relationship-based programs at LifeWise StL in 2023

Youth Programs



33% of 1,307
program participants
are youth (0-18 yrs)

Our youth programs are designed to engage participants more frequently and/or for longer durations than most adult programs, which results in fewer youth participants than adults



70% of Early Childhood youth assessed met social-emotional developmental milestones



23 kindergarten-ready youth graduated from Early Childhood



LifeWise invested **\$3,000** in the future of 3 early childhood youth whose parents opened child saving accounts this year



80% of middle school scholars improved their grades in **TWO** school courses



84% of Freedom School scholars assessed maintained or improved their reading ability



87% of Freedom School scholars surveyed felt more proud of themselves as a result of participation



100% of Academy scholars surveyed agreed they've learned skills for resolving conflict without violence



100% of Academy seniors graduated high school with the majority pursuing either college or trade school

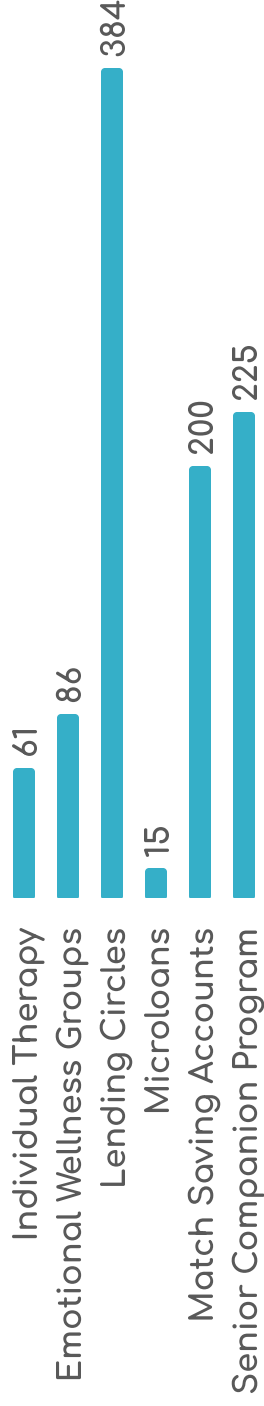
Adult Programs

67% of 1,307 program participants are adults



With **25%** of program participants being 55 yrs or older

Number of participants per program:



100% of adults surveyed agreed 1:1 therapy has been helpful for them



86% of adults in 1:1 therapy experienced a reduction in stress, anxiety, and/or depression symptoms



74% of adults who attended 2+ groups of a summer wellness series perceived an improvement in their well-being



Participants purchased **9 homes & 6 vehicles** with the assistance of a savings match, totaling **\$90,0000**



75 credit-invisible lending circle participants established an average credit score of **690**



85% of participants engaged in financial education & coaching increased their financial literacy



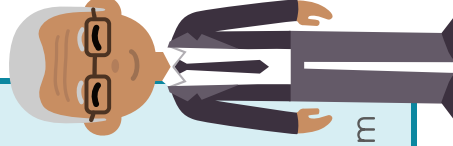
96% of SCP clients remained in their homes thanks to the support of more than 60 Senior Companions



95% of Senior Companions surveyed reported the program provided meaning and purpose in their lives



\$35,065 in combined savings for 55 participants who completed the Senior Resiliency Fund program



Support Services



2,689 volunteers performed 11,602 hours of service in support of LifeWise StL staff & participants

AGENCY SERVICES: In addition to programming, LifeWise StL provides wraparound services to support participant and non-participant families in various aspects of well-being



4,568 visits to the City Harvest Market & Bodega



46,280 pounds of low-cost food distributed



~223 Exercise Classes



The Family Center provided childcare during all adult programs



330+ referrals provided by the Community Care Liaison to support families' stability



Weekly English Language Classes for Speakers of Other Languages (ESOL)



121 instances of case management provided at St Cecilia School



367 calls, messages & meetings in support of our Academy Alumni

PARTICIPANT EVENTS: Participants & their household members are eligible for events if the participant is a child (<18 yr) or if the participant has dependent children (<18 yr) living in the home



Over 325 youth received new shoes & backpacks stocked with school supplies at our annual **Back-to-School Event**



187 families shopped our low-cost **Holiday Market** in 2023, impacting roughly 850 people in all households

FAMILY & COMMUNITY COUNCIL: In 2023, the council relaunched with charges to provide feedback on existing programs and to elevate pressing issues & needs in the community, among other things.

URBAN FORUM: In 2023, **826 individuals** participated in this service learning program, which provides professional guidance in social justice education. Our curriculum is designed to help participants gain a greater understanding of issues, such as poverty, food insecurity, racism, & educational disparities.

Created by Kallie Clyde, Director of Program Evaluation
For more information about LifeWise StL, visit www.lifewisestl.org

FREEDOM SCHOOL SUMMER LITERACY CAMP: A WONDERFUL SUCCESS!



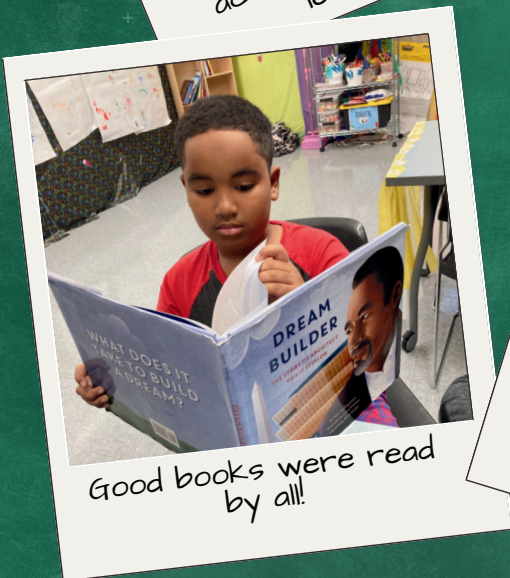
Fun and enriching activities supported learning.



Exciting field trips were always popular!



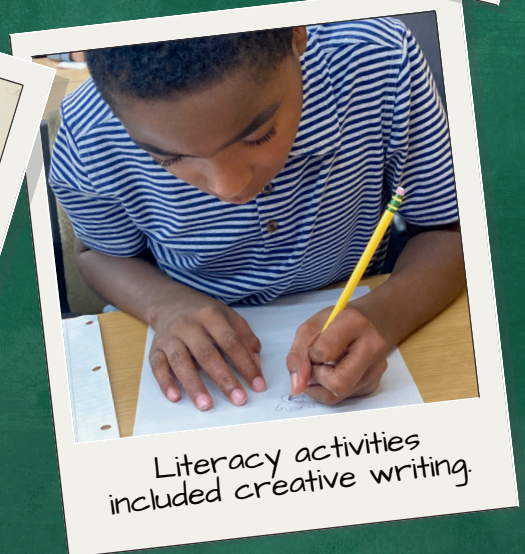
Guest readers engaged the kids with their favorite stories.



Good books were read by all!



Scholars learned important life skills.



Literacy activities included creative writing.

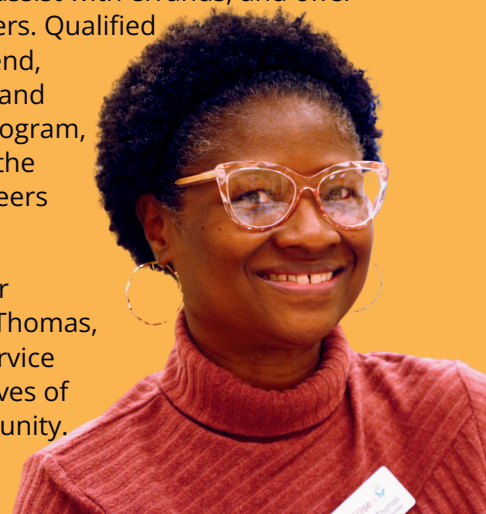
Spotlight on Machele Thomas: A Dedicated Senior Companion

Machele Thomas's journey as a senior companion began with a deeply personal experience—caring for her mother. She found immense joy and fulfillment in this role and decided to extend her compassion to others through the Senior Companion Program. Machele faithfully visits her client, Ms. Evelyn, helping with simple tasks, driving her to appointments, and providing companionship.

A lifelong resident of St. Louis, Machele enjoys reading novels, journaling, and solving word puzzles. Recently, Ms. Evelyn, who is passionate about family history, inspired Machele to embark on a new hobby. Ms. Evelyn has a treasure trove of family photos and is piecing together her family's history, involving Machele in the process. This collaborative project has sparked Machele's interest in exploring her own family's roots. As the second oldest of eight siblings, Machele has a rich history to uncover!

The Senior Companion Program, sponsored by LifeWise STL, is a vital part of AmeriCorps Seniors, offering volunteer opportunities for individuals aged 55 and older. Volunteers provide companionship, assist with errands, and offer respite for family caregivers. Qualified volunteers receive a stipend, mileage reimbursement, and thorough training. The program, free to clients, enhances the well-being of both volunteers and those they serve.

We are deeply grateful for volunteers like Machele Thomas, whose compassionate service profoundly impacts the lives of older adults in our community.





The Lifeline

2023 was amazing...

115 Volunteer Groups served 4,637 hours



Individual Ongoing Volunteers served 5,983 hours



44 Urban Forum Groups learned while they served



Thank you volunteers!

Christmas in July

This year's Holiday Market will need more donations than ever! You can make a difference by contributing items from our Amazon wishlist. Your generosity will bring joy to our participants and their families! Scan the QR code and order some gifts today!



Support LifeWise StL Through Monthly Giving

At LifeWise StL, we rely on the consistent support of our community to sustain and grow our vital programs. Your recurring, monthly donation ensures a steady stream of resources, enabling us to foster economic mobility and personal growth within our community. Become a crucial part of our mission by setting up your monthly donation today. Simply scan the QR code or visit our website to sign up and start making a difference. Thank you for your ongoing support and dedication to LifeWise StL!



LifeWise StL
1321 South 11th Street
St. Louis, MO 63104
lifewisestl.org
314.421.0400

