

Letter from our President/CEO

Dear Team LifeWise Member,

One of the things that makes LifeWise StL unique is our commitment to never stop asking, **"How can we do this better?"**

We listen to our participants, pay attention to what they tell us they need, and continually look for new approaches that create meaningful, lasting change. **Innovation at LifeWise StL isn't about doing something different simply for the sake of being different—it's about finding better ways to help people build brighter futures.**

You'll see examples of that throughout this newsletter.

Our Economic Wellness team is gaining national attention for its no-cost Lending Circles program, recently featured in *St. Louis Magazine*. **LifeWise StL appears to be one of only two nonprofits in the country using this innovative model to help participants build credit** by reporting lending activity to the credit bureaus—all without charging interest or fees. It's a creative approach that opens doors to financial opportunities many families have never had access to.

Innovation also happens when our staff recognize an unmet need and develop solutions from the ground up. Samantha Knight did just that with our Senior Resiliency Program, creating a model that helps older adults remain connected, supported, and independent. As you read Robin's story, you'll see **the life-changing impact that thoughtful, participant-centered programming can have.**

This summer, we're **piloting a new approach to our literacy camp** that goes beyond encouraging a love of reading by intentionally helping scholars strengthen their reading skills. And through our Urban Forum, volunteers don't just serve—they gain a deeper understanding of poverty and opportunity, then bring those insights back to their own communities to inspire new conversations and action.

Although each of these initiatives looks different, they all reflect the same commitment: listening, learning, and finding better ways to create lasting impact. Thank you for being part of Team LifeWise. **Your support allows us to continue innovating, strengthening our programs, and walking alongside individuals and families as they build brighter futures.**

Together,



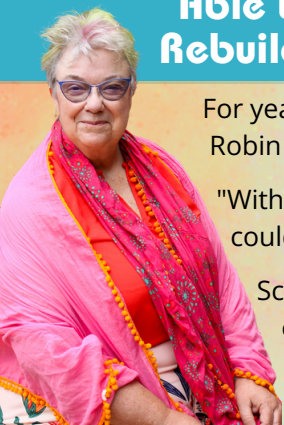
Scott E. Walker
President/CEO



Team
LifeWise



"Able to Be Me in Full Color": Rebuilding After Debt, Fraud, and Loss



For years, the weight of debt caused by financial fraud left Robin carrying a burden she felt she couldn't share.

"With my debt and fraud, I felt terribly guilty," she said. "I couldn't even talk to friends and family about the debt."

Scams that preyed on trust and hope left Robin facing overwhelming debt. She experienced homelessness twice, relied on friends for a place to stay, and lost many of her belongings when she could no

longer afford her storage unit. By the time she was connected to LifeWise StL through the St. Louis Area Agency on Aging in 2025, she wasn't sure there was a way forward.

She found one through LifeWise StL's Senior Resiliency Fund.

Robin joined the six-month program expecting to learn about budgeting. Instead, she found something just as valuable, a community of people who understood what she was going through. "I found a lot of people are in a similar place as me."

Working one-on-one with Certified Financial Social Worker Sean Stuart helped Robin **begin tackling challenges that had once felt impossible**. Together they reviewed her credit report, created a realistic budget, and developed a plan to move forward. When lawsuits over credit card debt threatened her financial future, LifeWise connected her with Legal Services of Eastern Missouri, where an attorney helped eliminate \$5,000 in debt.

Today, Robin is paying down debt, rebuilding her finances, and even repaying the friends and family who supported her during her hardest days. **"I am able to start paying back friends and family, and because of that I am able to breathe," she said. "I'm able to be me in full color."**

The support she found at LifeWise extended beyond financial coaching. Affordable groceries through City Harvest Market, low-cost household essentials from the Bodega thrift store, and connections to community resources all helped ease the financial pressure she faced.

Just as importantly, Robin has found purpose in helping others. Living in a 55+ apartment community, she regularly stocks a shared pantry with extra food and checks in on neighbors who may be struggling. **"I so needed this community," she said. "Thank you."**

"Despite her difficult circumstances, she has maintained a positive attitude and has worked very hard to reduce her debt," Sean said. "I am so happy to see her thriving and making new connections in the community."

"Robin embodies what it means to be resilient," added Senior Programming Coordinator Elizabeth Spickerman. "She has worked extremely hard toward her goals and is always looking for ways to empower others."

For Robin, the future no longer feels defined by debt or fear. Instead, it's filled with hope, purpose, and, in her own words, **the chance to "be me in full color."**

Invented Here! Building Resilience for Seniors

When Samantha Ferguson Knight, MSW, was completing her graduate studies at the Brown School at Washington University, she saw an opportunity to rethink how older adults could be supported. The result was LifeWise StL's Senior Resiliency Program—a **unique model that combines financial wellness, education, and relationship-building to help lower-income seniors thrive**.

Over six months, participants attend bi-weekly workshops designed to build both knowledge and connection. As they learn about topics like healthy aging, financial scams, goal setting, and end-of-life planning, they also develop supportive relationships with peers facing many of the same challenges. Those who complete the program receive a 2:1 savings match—up to \$400 on \$200 saved—to use toward the goal they set, whether that's emergency savings, paying down debt, or an essential expense.

Since its launch, the program has completed **29 cohorts**, serving **390 older adults** across the St. Louis region. Before starting the program, 45% of participants were either unbanked or underbanked. Each participant that completed the program ended with an active savings account and 94% of participants earned their full match toward their savings goal. Samantha's innovative approach has earned recognition from the American Society on Aging and the Retirement Research Foundation among others, and she has been invited to share the program at national conferences, helping inspire communities across the country.

For participants like Robin, the program has provided more than financial support—it has built confidence, connection, and a stronger future.

hue knew?
**TRIVIA IN
TECHNICOLOR**

**OCTOBER 3, 2026
THE PAVILION AT LEMAY**



2025 Year in Review

Our Mission

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



Transforming Lives...

LifeWise StL provides educational programming fused with personalized and supportive coaching. Participants enroll in stacked programming and take measurable steps to better their futures every day. Take the illustration of Mamá's family for example:



Plus...

Mamá's school-age children improve their reading and get help with their homework at our Young Scholars after school program.

Weekly, Mamá purchases low-cost groceries and household supplies at our City Harvest Market and Bodega.



1,244

participants engaged in our high-impact programs in 2025, impacting **3,267 people**.

Youth Programs



By the Numbers...

96% of Early Childhood students met or exceeded developmental milestones for literacy (up from 68% in Fall of 2024)

LifeWise invested **\$10,000** in the futures of 10 early childhood youth whose parents opened child saving accounts this year

97% of Freedom School scholars surveyed felt more confident in their ability to achieve in their school work

17 LifeWise Academy students opened a matched savings account to save for their future after high school

100% of LifeWise Academy seniors graduated from high school, with the majority pursuing college

106 check-ins to support LifeWise Academy Alumni as young adults



97 Early Childhood students

59 Young Scholars

122 Freedom School students

60 LifeWise Academy teens

59 Matched Savings Accounts



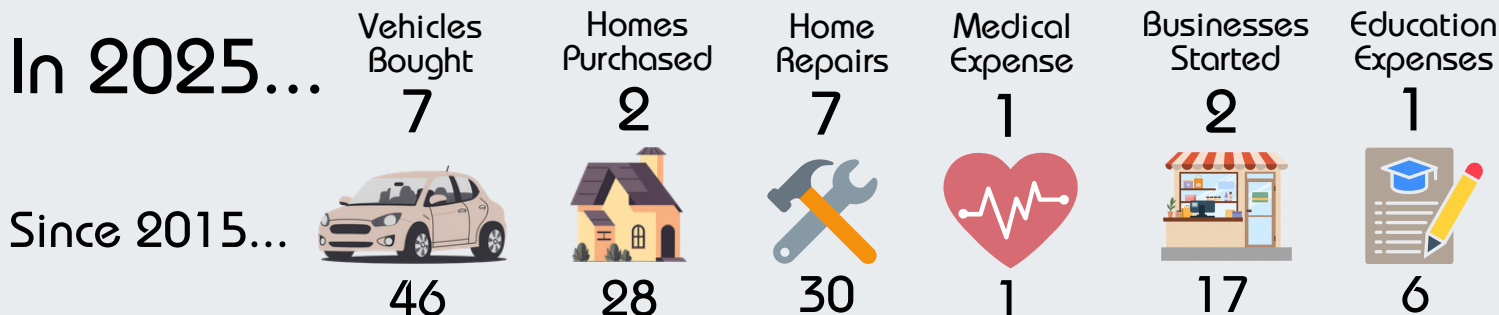
“Before when I thought about my long-term goals I thought too broadly and didn’t think about the specifics. Now when I think of college and planning for the future, it is much more in depth and I have a better understanding of what I need to do.”
– Academy scholar



“I was originally struggling... Meeting new students and working with them made me more outgoing and now I have a support system.”
– Academy scholar



Adult Programs



89 Individual Therapy participants

75 Emotional Wellness Group participants

570 Lending Circle accounts

58 Microloans rewarded

279 Matched Savings accounts

By the Numbers...

94% of adults who completed 6+ therapy sessions experienced an improvement in their mental health.

44 credit-invisible Lending Circle participants established an average credit score of 655, and participants **average credit score increased 38 points**.

\$28,180 offered as low-interest loans to stop evictions and secure stable housing.

Economic Wellness participants **increased their wealth by \$102,194** through matched savings.

\$164,834 of aid provided to victims of the May 16 tornado

In partnership with the City of St. Louis and the United Way, LifeWise StL is providing **Disaster Case Management for older adults** (age 60+) in the tornado impacted area. LifeWise StL hired 2 full-time case managers and 1 case supervisor, with several more hires planned. Much of the recovery work will be done in 2026.

Senior Programming

78 older adults **increased their wealth by \$20,891** through our Senior Resiliency Fund matched savings

93 older adults found friendship with our **42 Senior Companion volunteers**

95% of SCP clients remained in their homes thanks to the support of our Senior Companions

Support Services

In addition to programs, LifeWise StL provides wraparound services to support participant and non-participant families in various aspects of well-being.



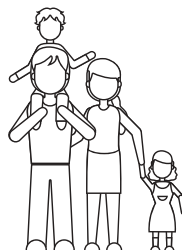
4,619

Visits to the City Harvest Market & Bodega



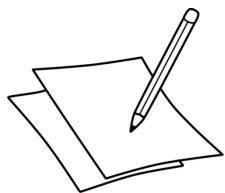
100+

ESOL Weekly English Language Classes for non-native speakers



10,400

Dinners cooked and delivered to Haven Street Meal Ministry



107

Referrals provided by the Community Care Liaison to support family stability



271

Youth received new shoes & backpacks stocked with school supplies at our Back 2 School event



163

Families shopped our low-cost Holiday Market in 2025, impacting roughly 700 individuals

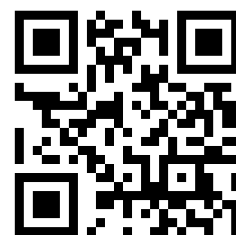
12,614

Volunteer hours served at LifeWise StL.

714

individuals spent **1,699** hours learning about poverty, food insecurity, racism, and more through our Urban Forum service learning program, which provides professional guidance in social justice education.

Follow us:



@LifeWiseStL

lifewisestl.org



Summer Literacy Camp Helps Scholars Build Strong Reading Skills

We believe literacy is the key. **LifeWise StL's Summer Literacy Camp offers crucial summer reading enrichment** to elementary and middle school students, countering summer learning loss and narrowing achievement gaps. The camp runs from 8 a.m. to 3 p.m. Monday to Friday, spanning seven consecutive weeks in June and July.

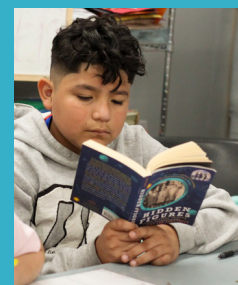
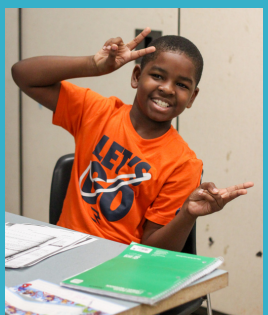
Several changes were made to camp this year, including the implementation of more **academically enriched programming and hiring certified, experienced teachers.**

"I reviewed the Missouri standards and created a reading and writing curriculum that would focus on the skills that the average student struggled with statewide," said Erik Jefferson, Co-Director of LifeWise Summer Literacy Camp. "Our goals were designed to build the holistic side of the scholar, without losing the academic components needed to bridge the summer slide."

Literacy camp has made a marked difference in the academic and social lives of our summer camp students, many of whom participate in after school LifeWise programs year-round.

"**I just want to express how truly grateful I am for LifeWise this summer,**" said Tateyahna Elliott, parent of a literacy camper. "This program was such a blessing for my kids, not just as a fun summer experience, but as a real bridge into their next grade level. Watching them stay sharp in literacy and math, staying focused and on point all summer, meant more to me than words can say. **Thank you for pouring into my children and helping set them up for success.**"

"Education is the most powerful weapon which you can use to change the world." — Nelson Mandela



Innovation Inspired by Our Participants

LifeWise StL's Lending Circles program was **recently featured in St. Louis Magazine** for its innovative approach to helping participants build credit and strengthen their financial futures. We're proud that this participant-driven program has gained national attention—**LifeWise StL appears to be one of only two nonprofits in the nation** using Lending Circles while reporting participants' payment history to the credit bureaus.

The idea didn't begin with us—it began with our participants.

Many of the families we serve were already familiar with Lending Circles from their home countries, where these trusted, community-based savings groups have helped families access funds for generations. They asked if LifeWise StL could offer a similar program here. We listened. Then we took the concept a step

further by reporting participants' payments to the credit bureaus, **allowing them to build positive credit history while participating.**

Combined with financial education and one-on-one coaching from our Certified Financial Social Workers, Lending Circles provide participants with an interest-free way to strengthen financial habits, improve credit scores, and expand future financial opportunities.

The story of our Lending Circles is a reminder that innovation often begins by listening. By building on the strengths and experiences our participants already bring, we're creating solutions that open doors to lasting economic well-being.

Read the full St. Louis Magazine article to learn more about this nationally recognized program:





**NOW
AT
70%!**

MISSOURI TAX CREDITS ARE BACK!



Sample Income Tax Results*
Missouri Resident or Individual/Business with Missouri Income

Donation	\$8,333	\$5,000	\$5,000	\$1,667	\$1,000	\$1,000
MO Tax Credit 70% (50%)	-5,833	-2,500	-3,500	-1,167	-500	-700
MO Tax Savings**	-117	-117	-71	-23	-23	-14
Federal Tax Savings**	-550	-550	-330	-110	-110	-66
Total Tax Savings	-6,501	-3,179	-3,901	-1,300	-633	-780
NET cost to donor*	\$1,832	\$1,832	\$1,100	\$367	\$367	\$220

Consider increasing your donation - giving 67% more than your past gift is the same net cost to you and a greater impact for the families that together we are serving!



*Assumes donor itemizes deductions and is in the 22% marginal Federal income tax bracket and 4.7% Missouri income tax bracket.
**Contribution deduction reduces by amount of Missouri credit per Final Treasury Regulations issued June 2019.
Please consult your tax advisor about your personal tax situation. Donations of \$1,000 or more made 7/1/2026 or after qualify.
For more information visit lifewisestl.org or contact Greta Buck, gbuck@lifewisestl.org 314.260.6369

Make your donation online today before the credits run out!



A Winning Day for Team LifeWise



The greens were filled with smiles, friendly competition, and incredible support for LifeWise StL's mission. Thank you to our golfers, sponsors, dinner guests, and volunteers for showing up and helping us create brighter futures for individuals and families across our community. We exceeded our goal!

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

