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2021

## Governor's Financial Literacy Award Recipients

*Awards Recognize Individuals & Organizations for Elevating the Financial Literacy, Capability, and Financial Inclusion of Wisconsin's Residents*

### Individual Category

**Anthony V. Capozziello**, Business Education Teacher, Beloit High School, Beloit

Anthony is a business education teacher at Beloit High School in Beloit. Anthony pushed for “Money Talks” to be added as an 8<sup>th</sup> grade course, and with the use of Next Gen Personal Finances’ new middle-school curriculum, the School District of Beloit added the “Money Talks” course at all four intermediate schools. Over 300 students will have participated in various ways this school year. The Beloit Public Library partnered with the Beloit Memorial High School’s Future Business Leaders of America and DECA clubs to host the “Money Talks” sessions for the public and utilized the Consumer Financial Protection Bureau’s resource library.

**Marti Diaz**, Financial Literacy Teacher Mentor, Milwaukee Public Schools, Milwaukee

Marti is Milwaukee Public Schools’ financial literacy teacher mentor in Milwaukee. In this pioneering position, Marti has implemented financial literacy education in three high schools. That’s 450 students in the three schools enrolled in financial literacy courses. Expanding this program, Marti has cultivated educators at twelve additional schools to teach personal finance. Resulting in 3,000 more students receiving financial literacy education this year. This demonstrates rapid progress towards full implementation of the Milwaukee Public Schools’ new high school graduation requirement to have one semester of personal finance education.

**Alfredo J. Martin**, Area Branch Manager, North Shore Bank, Brookfield

Alfredo is an area branch manager at North Shore Bank in Brookfield. Alfredo has built and fostered many of North Shore Bank’s strong relationships with local nonprofits and community organizations to encourage financial literacy among community members. Such organizations include the Latino Chamber of Commerce of Southeastern Wisconsin, the Latino Entrepreneurial Network of Southeastern Wisconsin, and the Layton Boulevard West Neighbors Association. For the past 20 years, Alfredo has also volunteered his time on the Board of Directors of St. Anthony’s School, located on South 9<sup>th</sup> Street in Milwaukee. Through this relationship, North Shore Bank made a commitment to support the creation of a financial education class for St. Anthony’s high school students. To further engage with the community, Alfredo also hosts a

weekly radio program every Saturday morning on Hispanic radio station, La Gran D FM 104.7, offering financial education and answering financial questions for listeners.

**Keith P. Posley**, Superintendent, Milwaukee Public Schools, Milwaukee

Keith is the superintendent of Milwaukee Public Schools in Milwaukee. With Keith's leadership and vision, the Milwaukee Public Schools system adopted a graduation requirement for personal finance in 2021. This makes Milwaukee Public Schools one of only 12 urban school districts in the country to put this requirement in place without a state policy. This historic decision guarantees all students in the Milwaukee Public Schools system will receive financial education. This initiative will be a game-changer for Milwaukee students, impacting hundreds this year at three schools and thousands as the program is rolled out to every school in the district over the coming years. The guaranteed financial education resulting from this initiative is one of the most effective ways to break down the barriers to full financial inclusion and equity that exist in under-resourced communities.

**Jamal J. Washington**, Financial Coach, RiverWorks Community Development, Milwaukee

Jamal is a financial coach at RiverWorks Community Development in Milwaukee providing guidance and service to low-to-moderate income families to prepare for homeownership. Jamal helps to increase credit scores, increase net worth, and provide guidance on financial opportunities through programs and organizations such as the "Make Your Money Talk" financial empowerment program, Riverworks Financial Navigator, Employ Milwaukee, and the Wisconsin Department of Corrections. Jamal knows how to meet people where they are at, be relatable, and help implement financial behavioral changes in the people he coaches.

## **Organization Category**

**Fort Community Credit Union**, Fort Atkinson

Fort Community Credit Union in Fort Atkinson is passionate about sharing sound financial advice with students, parents, educators, and community organizations. The credit union offers these services and financial literacy resources at no cost to members and community members. Prior to the coronavirus pandemic, team members spent over 150 hours volunteering in classrooms as guest speakers, visiting major employers to provide lunch hour seminars, and hosting complimentary workshops for first time homebuyers. With the onset of the coronavirus pandemic, the Fort Community Credit Union team didn't skip a beat in pivoting these efforts to virtual resources. Ultimately, increasing the quantity of resources available and the reach to both credit union members and the community at large.

**Racine Financial Empowerment Center**, Racine

The new Racine Financial Empowerment Center in Racine is a key component of the city's overall economic mobility strategy. The center provides financial counseling to help stabilize residents and their families, increase financial resiliency, prepare more residents for homeownership, entrepreneurship, workforce advancement, and provide a lever for the development of generational wealth in communities of color. The Financial Empowerment

Center has helped clients reduce debts by more than \$155,000, increase savings by over \$76,000, address delinquent accounts, open new, safe and affordable bank accounts, and improve their credit scores by up to 100-plus points.

**Royal Credit Union**, Correctional Institution Financial Education Program, Eau Claire

Royal Credit Union in Eau Claire developed a correctional facility financial education program designed to help individuals achieve financial well-being. The credit union has been offering lessons in budgeting and financial management at Chippewa Valley Correctional Treatment Facility in Chippewa Falls for two years. Royal Credit Union provides the curriculum and instruction for the program. Since the program launched in 2019, Royal Credit Union and the Wisconsin Department of Corrections have helped 400 people learn better spending habits and improve understanding of how to build credit before they returned to their communities.

**UW Credit Union**, Madison

In this past year, UW Credit Union in Madison has taken a multi-faceted approach to better serve those traditionally underserved or excluded from financial services. The three key developments in 2021 include: Bank On Greater Milwaukee certified accounts, financial inclusion and education outreach staffing, and the reduction of overdraft fees – saving credit union members a total of \$2 million dollars per year, putting money back into credit union members’ pockets for things they need. This change allows for more financial security and equity among vulnerable populations who are disproportionately impacted by fees.

**Wisconsin Department of Employee Trust Funds and Wisconsin Department of Financial Institutions**, Wisconsin Strong: Your Financial Security™ Program, Madison

The Wisconsin Department of Employee Trust Funds and the Wisconsin Department of Financial Institutions in Madison were awarded a \$100,000 grant to create and implement the Wisconsin Strong: Your Financial Security™ program. Wisconsin Strong is an innovative and holistic financial wellness program for Wisconsin’s 260,000 public service employees, 215,000 retirees, and their families. The program had very successful engagement with over 10,500 online financial health self-assessments completed, more than 4,200 individuals completed 14,000 financial wellness courses, and over 5,100 individuals attended financial wellness webinars.

## **Legacy Category**

The legacy award is given to an organization, business, or individual whose purpose and heritage is ingrained in sustained financial literacy and capability efforts, and whose reputation in doing so is held in high regard in serving as a model for others in carrying on the work of supporting financial literacy and expanding opportunities through financial capability. This lifetime recognition is intended to be conferred only once to recipients.

**Pam Anderson**, Community Volunteer, Ringle

Pam is a community volunteer in Ringle. Pam had a 44-year career in the banking industry and consistently leveraged her career to improve financial literacy for Wisconsin residents through a

variety of initiatives. Since retiring in 2016, she has continued serving in a volunteer capacity with many organizations to the same end. In 1991, as a member of U.S. Bank's mortgage loan division, she developed and managed the bank's affordable lending division and developed the bank's first-time homebuyer program, which is still offered today. Since 2011, Pam has held leadership roles with the following organizations: Asset Builders, a nonprofit organization providing financial literacy education state-wide; Get Smart Wausau Coalition, which provides financial literacy education throughout the greater Wausau community; Marathon County Housing Task Force, which focuses on programs for homeless and low-income individuals and families; and the Wheels to Work program, which assists lower-income individuals with obtaining and/or repairing their own automobiles for primarily employment and education purposes.

**Sheila Siegel**, Senior Stakeholder Relationship Tax Consultant, U.S. Internal Revenue Service, Milwaukee

Sheila is a senior stakeholder relationship tax consultant for the U.S. Internal Revenue Service in Milwaukee. Sheila developed the "one-stop" concept for the U.S. Internal Revenue Service's Volunteer Income Tax Assistance program, known as VITA. The "one-stop" concept integrates wrap-around family-sustaining services such as benefit screening, asset development, and financial education into free tax preparation services. The model is used across the country as the desired state to help low-to-moderate income families link to the support systems families need to become financially stable and self-sufficient. VITA's "one-stop" concept provided the means to sustainable growth that spurred the program from providing services to 10,000 families in 2002 to more than 100,000 families annually.

In addition, Sheila led community campaigns to reduce the use of Refund Anticipation Loans in Native communities. This work resulted in dropping the highest per capita users to being the lowest per capita users of Refund Anticipation Loans. Sheila worked with financial partners such as CoVantage Credit Union to open new deposit accounts for tribal members at the VITA sites, providing new access to mainstream banking that increased direct deposits. This partnership raised direct deposits of refunds from 18% in 2002 to more than 69% in 2021.

**Robert Wynn**, President, Akamai LLC, Madison

Robert is the president of Akamai LLC in Madison. Robert's financial literacy efforts span four decades of leadership, advocacy, and innovation in the arena of economic development and empowerment of underserved communities. Robert founded the Urban Economic Development Association and Asset Builders. Conservatively, with over forty years of service, Robert has positively impacted more than thirty-nine thousand, low-to-moderate income residents of Wisconsin. One of the many results from Robert's initiatives is the creation of thirty individual Wisconsin-based investment clubs with hundreds of thousands of dollars under management. In addition, Robert's involvement with the Wisconsin Minority Business Development Fund provided ten million dollars in direct loans and leveraged an additional seventy million dollars for the benefit of hundreds of Wisconsin-based minority-owned firms while impacting more than 2,800 jobs.