



2024

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

Lily Alvarado, Wisconsin Women's Business Initiative Corporation, Milwaukee

Lily leads the Zilber Family Foundation partnership for the Wisconsin Women's Business Initiative Corporation's "Match Savings Program," which offers a match account program for low-income Latino clients. When low-income Latino clients save \$500, they receive a \$2,000 match that can be used for going back to school, starting a business, purchasing a vehicle, or covering other expenses. Lily also volunteers for the Wisconsin Women's Business Initiative Corporation's "Make Your Money Talk Bootcamp." Through Lily's efforts, more than 300 individuals were positively impacted in 2024.

Kerri Herrild, De Pere High School, De Pere

Each year, Kerri teaches 150 students at De Pere High School, and her work on [Wisconsin Act 60](#) ensures every Wisconsin high school student gains financial literacy skills. Her influence reaches hundreds of thousands of students annually, empowering them to make informed financial choices statewide. Through her teaching, students have opened savings accounts, planned budgets, chose affordable colleges, and even guided family financial decisions.

Ana Melo, Old National Bank, West Allis

Everything Ana does is about helping underserved communities access home ownership and home ownership preparedness. As a bilingual speaker, Ana delivers education and programming in both Spanish and English at Old National Bank. Ana led 34 financial literacy classes in 2024, helping between 10 and 30 participants with each class.

Kristen Ruhl, SecureFutures, Milwaukee

Kristen was an integral part of developing and increasing access to Money Path, SecureFutures' tech-based learning tool that empowers teens to make informed decisions about life after high school. During Kristen's tenure at SecureFutures, Money Path grew from a pilot program to a

resource that is available at no cost to every high school in the state of Wisconsin. With Kristen's leadership and oversight, during the 2023-2024 school year, more than 10,000 students were served with the program.

Matthew Vandre, Francis LLC, Brookfield

Matthew is a financial planner and fintech manager at Francis LLC and has been providing comprehensive financial wellness services for over 13 years. Francis' model of partnering with organizations to deliver workplace financial planning and education ensures that all employees and their families, regardless of socioeconomic status or any other social identities, have access to high-quality, conflict free advice and services. Francis has reached over 90,000 participants.

Todd Williams, Plymouth High School, Plymouth

Todd is a business and marketing education teacher at Plymouth High School. Through his innovative teaching methods and visionary leadership, he has made a lasting impact on students, colleagues, and the broader educational community. For example, he was an early adopter of SecureFutures' Money Path learning tool, and he initiated a Reality Check Simulation Day at school. As a result, over 85 percent of students plan to develop a budget and savings plan.

Jessica Zarnke, School District of Loyal, Marshfield

Jessica has been teaching K-12 personal financial literacy full-time at the School District of Loyal for the past six years. Jessica has reached hundreds through creative programming such as escape rooms, family nights, and partnerships. Over the past year, 460 individuals have been impacted by programming organized, taught, and/or facilitated by Jessica. Of those, 65 were adults, and 395 were students with improvement scores from 11 to 18 percent.

Organization Category

Bank of Sun Prairie, Sun Prairie

The Bank of Sun Prairie is committed to advancing financial literacy and has become fully entrenched in the Sun Prairie Area School District with financial literacy curriculum and programming in the classroom. During the 2023-24 school year, the bank's financial literacy in-class programming reached 1,216 students in three high schools, consisting of 1,710 hours of learning. Additionally, the Bank of Sun Prairie's high school bank branch complements the curriculum.

Blackhawk Community Credit Union, Janesville

Since 2009, Blackhawk Community Credit Union has made financial education accessible and relevant by establishing two high school student-run branches, providing students with direct real-world experience in managing finances. Additionally, Blackhawk participates in the Youth Apprenticeship program, employing six students annually who are mentored by staff. This past year, the Blackhawk Community's financial literacy initiatives helped over 5,000 students.

Capital Credit Union, Green Bay

Capital Credit Union's vision is to inspire financial well-being for all through access, care, and collaboration. Capital does this by providing access to communities by offering classes and events on-site at schools, YMCAs, chambers of commerce, local businesses, and non-profits. For children, Capital's interactive app makes learning about money engaging right at home, while adults benefit from on-demand micro-learning modules. During 2024, over 32,000 individuals were served.

College Goal Wisconsin, Madison

College Goal Wisconsin is an all-volunteer organization that helps families understand and complete the Free Application for Federal Student Aid, known as the FAFSA, which is one of the first steps students must complete to access financial aid to pay for higher education. College Goal provides FAFSA completion events to increase the college-going rate of low-income families and students of color. College Goal began in 2006 with 12 events. Today, there are 50 events held annually with virtual events, too.

Delavan-Darien High School and the Delavan-Darien Technical School, Delavan

Delavan-Darien High School and the Delavan-Darien Technical School have been innovative with personal finance education by hosting a Reality Fair, implementing gamification and using interactive activities through EVERFI and Next Gen Personal Finance, and offering financial literacy scholarship opportunities. During the 2023-24 school year, 155 students passed the personal finance course, which was a district requirement before [Wisconsin Act 60](#) became law.

Foundation for Black Women's Wellness, Madison

Established in 2022, the Foundation for Black Women's Wellness is a Wisconsin-based nonprofit organization dedicated to supporting African American women to improve their health and their lives. The Foundation's programming integrates financial literacy as a critical component of overall health, empowering women to achieve financial independence and stability. The Foundation reaches and engages over 10,000 women across Wisconsin.

Francis LLC, Brookfield

Founded in 2004, Francis LLC provides conflict free retirement plan consulting to employers and sales free financial wellness services to employees. The founders realized everyday people were not receiving the same level of service and advice as their high earning coworkers. That is why Francis provides holistic consulting and financial wellness services but does not sell financial products. Francis currently serves over 90,000 participants.

Simplicity Credit Union, Marshfield

Simplicity Credit Union is a financial cooperative located in central Wisconsin with a mission to keep the complex simple. Simplicity's financial education program includes in-school branches

with Loyal, Marshfield, and Stevens Point high schools and extends to the classroom. Each lesson that Simplicity's employees deliver is created to be age-appropriate and meet state standards, including lessons on saving, budgeting, decision making, cyber security, and more.

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 and financial inclusion. This lifetime recognition is intended to be conferred only once to recipients.

Scott Christy, Green Bay East High (retired), Green Bay

Scott taught business, information technology, and personal financial literacy classes for 33 years in the Green Bay Area School District, retiring after the 2023-24 school year. For more than 25 years, Scott was the business co-op work experience coordinator. In this position, he placed high school seniors in co-op work experience positions with local companies in banking and finance, business administration, marketing, and information technology career focus areas. Scott served as the Future Business Leaders of America advisor at East High School for over 21 years. During that time, he had 58 students that qualified for the Future Business Leaders of America nationals. Scott also served on several curriculum and standards committees for the Wisconsin Department of Public Instruction. Scott has made generations of students financially literate, giving them the knowledge they need to make better financial decisions.

Janeen Dietsche, Marshfield High School (retired), Marshfield

Janeen taught accounting, business, web design, and computer applications classes throughout her 34-year career as a teacher at Marshfield High School and DeForest High School, retiring after the 2022-23 school year. Janeen spearheaded the effort to start a bank branch at Marshfield High School. She attended the Wisconsin Institute of CPAs' accounting educators' symposiums for many years and wrote grants to plan activities for students, such as field trips with students to Wisconsin accounting firms and federal reserve banks. Janeen made a positive impact on thousands of high school students during her 34-year teaching career. This work has had a substantial force-multiplier effect as her students became active members in their communities with their own careers, families, homes, assets, and liabilities. Many of Janeen's initiatives are still in force, so her positive impact continues even after her retirement.

Victor Frasher, Educators Credit Union, Mt. Pleasant

Since 1999, Victor has been a dedicated advocate for financial literacy at Educators Credit Union, impacting thousands of high school students through initiatives like "Reality Day." This event, supported by over 350 volunteers, has provided essential financial education to more than 4,000 students, helping them navigate real-life financial situations. Victor helped launch the Educators Credit Union partnership with Zogo, a gamified financial learning app. Victor's extensive experience in various roles, from teller to director of community engagement,

highlights his commitment to serving the community. He has created and maintains numerous partnerships and financial literacy programs. Victor's contributions not only strengthen individual financial knowledge but also foster a more financially literate community overall.

Kelli Send, Francis LLC, Brookfield

Kelli is the co-founder, principal, and senior vice president of financial wellness at Francis LLC. She has spent over 30 years providing inclusive financial education and wellness services to workers from across the socioeconomic spectrum. Along with her business partner, Kelli founded Francis LLC in 2004 as a truly independent retirement plan consulting and financial wellness firm. Kelli has built the entire financial wellness services side of Francis LLC from the ground up. These services would not reach the number of people or be as innovative and creative if Kelli were not at the helm. Helping everyday people increase their financial wellness, literacy, and well-being is what gets Kelli out of bed in the morning and is the heartbeat of her more than three-decade career. Over the course of her career, Kelli has touched the lives of hundreds of thousands of workers and their families.