



Annual Impact Report

FISCAL YEAR 2017



Honor to the soldier and
sailor everywhere, who bravely
bears his country's cause.
Honor, also, to the citizen who
cares for his brother in the
field and serves, as he best can,
the same cause.



ABRAHAM LINCOLN

MISSION

Assist junior active duty enlisted members and recently discharged veterans and their families in Southern California facing financial crisis achieve long-term financial self-sufficiency through counseling, education and grants to alleviate critical near term obligations.

VISION

Relevant, reliable and responsive, STEP's vision is to change the lives of military families and veterans that we serve by helping them achieve financial self-sufficiency.

MOTTO

Always do what's right.

THIS OCTOBER, we celebrated five years of achievements in serving young military and veteran families in crisis. Reflecting on our experiences building STEP's foundation in Southern California's communities, I am astounded by our many successes.

In 2012, we began with a dream of permanently improving the lives of young military families, because they deserved better. Today, STEP's services have become a critical, keystone program—changing lives and strengthening community.

During these five years, with your generous support, we built STEP's unique Emergency Financial Assistance program. Evidence-proven, the program positively changes clients' financial practices 88% of the time, with only 9% returning for additional assistance. Achieving this level of success for 3,765 families in only 5 years far exceeded our optimistic expectations.

STEP halts, on average, 7 evictions monthly through counseling and grants. This totals 355, and counting, active duty and transitioning veterans who did not become homeless. The streets are no place for those who voluntarily sacrifice to protect our freedoms.

Additionally, with our social worker-led counseling and ability to award financial grants, STEP has become the go-to agency for military families facing imminent loss of basic necessities. Personal referrals generate 90% of our applications—131 support agencies, friends and co-workers, military supervisors and more—a true testament to our partnering for collective impact.

Reading our 2017 Annual Impact Report, you'll find we have:

- **Strengthened** our balance sheet while directing 84% of donations to our clients.
- **Increased** our outreach through strategic secondary programs.
- **Doubled** the amount of donated goods distributed.
- **Improved** our financial counseling program.
- **Earned** a 4-star rating from Charity Navigator.

Whether you funded an entire program, provided a box of diapers or volunteered to drive a truck—you chose to join STEP to make a difference in the lives of those whose daily sacrifices are often unimaginable. You may be a veteran and, like me, understand the complexities of military life. Or you may be a lifetime civilian who wants to make a difference. We thank you for your gifts of hope.

I invite you to continue this journey with us. Invest in what we have built. Be stewards of our proven and immediate-impact programs. Offer a future of financial self-sufficiency for our young military and veteran families.

This is *your* anniversary.

With gratitude,



Tony Teravainen, MSEL, USN (Ret)
CEO & Co-Founder



STEP LEADERSHIP

Tony Teravainen, MSEL, USN (Ret)
CEO & Co-Founder
tony.teravainen@stepsocal.org

Kathi Bradshaw, MSW, CPFC
Vice President, Client Services
kathi.bradshaw@stepsocal.org

Laura E. White, CFRM
Director of Development
laura.white@stepsocal.org

LETTER FROM THE HEAD OF THE BOARD

AS I ENTER MY SECOND TERM as Chair of the Board of Directors, I am proud of the work STEP accomplishes and humbled by the level of support STEP receives from the Southern California community. As a retired Navy Captain, I know the struggles that our junior enlisted members, veterans and their families endure, trying to balance stressful jobs with family responsibilities in a high cost of living area.

These men and women who serve our nation do so selflessly and without reservation. Yet most are not well equipped for the financial stress associated with the high cost of living in Southern California. For some, this quickly escalates into a financial crisis, affecting their military job performance and impacting their families. STEP's mission does not advocate for higher pay or for a reduction in the cost of living in Southern California. We teach these service members how to create and implement a plan for a secure financial future. For some, we may give a grant to stave off a financial crisis.

For others, we may provide individualized counseling in financial management, to determine the best course of action forward. In all cases, STEP promotes personal responsibility and long-term financial stability. With your generous support, STEP has made great strides in the past few years in meeting the needs of our junior enlisted men and women, veterans and their families. Thank you for choosing to make a difference.

Respectfully,



David Schnell, CAPT, USN (Ret)
Chairman



BOARD OF DIRECTORS

David Schnell, CAPT, USN (Ret)
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Vice President
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Pinkham Consulting

Tony Teravainen, MSEL, USN (Ret)
(Past Chairman)
President & CEO
Support the Enlisted Project

ADVISORY COUNCIL

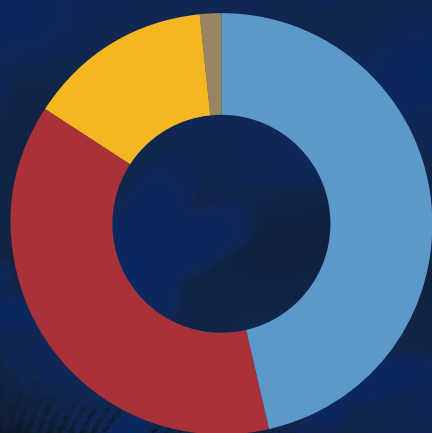
Mike Freeman
CSO
WD-40 Corporation

Laura Galinson
Philanthropist & Director
LJ Galinson Advised Funds

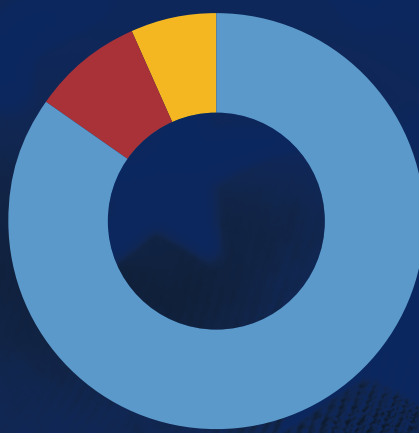
Lonnie Moore, Cpt, USA (Ret)
Supervisory and Management
Program Analyst
US Army Warrior Transition
Command

100%

BOARD PARTICIPATION
IN GIVING AND
FUNDRAISING



REVENUE
\$1,834,993



EXPENSES
\$1,812,287

REVENUE

● In-Kind Goods and Services	\$851,514
● Grants	\$694,829
● Individual Contributions	\$259,106
● Special Events/Other	\$29,185
Total Income	\$1,834,993

EXPENSES

● Program Expenses	\$1,537,192
● Development Expenses	\$155,042
● Administrative Expenses	\$120,053
Total Expenses	\$1,812,287
Income in Excess of Expenses	\$22,706

ASSETS AND LIABILITIES

Beginning Net Assets	\$341,376
Ending Net Assets	\$364,082
Total Liabilities	\$73,733
Total Liabilities and Net Assets	\$437,815

Unrealized Loss on Investment -\$358



CHARITY NAVIGATOR RATING

This year we received the coveted 4-star rating from Charity Navigator—highlighting non-profits with the highest standards and results for strong financial health and commitment to accountability, transparency, and efficacy. With only 25% of charities receiving this rating, it speaks to the importance of financial transparency. Being good stewards of our donors' gifts is paramount to our long-term sustainability and overall commitment to our community.



GUIDESTAR PLATINUM

EXCHANGE PARTICIPANT

84%

OF REVENUE DIRECTED
TO PROGRAM EXPENSES

90%

OF PROGRAM DOLLARS
DIRECTED TO
EMERGENCY FINANCIAL
ASSISTANCE PROGRAM

ENLISTED MILITARY AND VETERAN FAMILIES face unique challenges. They often live far from home and endure low pay, frequent moves and deployments that result in family separations. Military spouses and veterans experience high unemployment rates. Veterans encounter delayed benefits upon discharge and difficulty transitioning to civilian life. An additional, crucial challenge for many is their lack of basic financial skills.

In response to the financial crises that often ensue, STEP developed our signature Emergency Financial Assistance (EFA) program. STEP's program takes a unique perspective—the application of Crisis Theory from the Strengths Perspective, using a Solution-Focused Approach. This approach focuses on the family, its current situation and its strengths and resources: It respects the family's knowledge of themselves, their past successes in finding solutions, showing confidence in their ability to do so again. In using this intervention methodology, STEP's goal is not only a resolution of the family's crisis but also a family stronger and healthier because of their journey.

As director of these program services, it is truly an honor to help each individual service member, veteran and family discover their strengths and map their path to a brighter financial future. They stand strong in defense of our nation.

And your unwavering support has allowed them to find strength from STEP's programs.

Gratefully,



Kathi Bradshaw, MSW, CPFC
Vice President, Client Services



\$1,365,000

HAS BEEN GRANTED SINCE 2013

2,522

INDIVIDUAL SERVICE MEMBERS HAVE
COMPLETED EFA PROGRAM SINCE 2012



Programs

Emergency Financial Assistance (EFA) Program Cycle 2012-2017

APPROXIMATELY

7,500

PHONE CALLS OF INTEREST



3,765

ONLINE APPLICANTS
SERVICE MEMBERS OR VETERANS



33%

SELF-REMOVE
FROM PROCESS

2,522

COMPLETE EFA PROGRAM



53%

COMPLETE
COUNSELING AND
RECEIVE A GRANT



47%

COMPLETE COUNSELING
GRANTS NOT REQUIRED TO
STOP LOSS OF BASIC NEEDS



*My family and I greatly appreciate
what you have done for us and
your organization's continuing support
in resolving our financial hardship.*

★★★★★

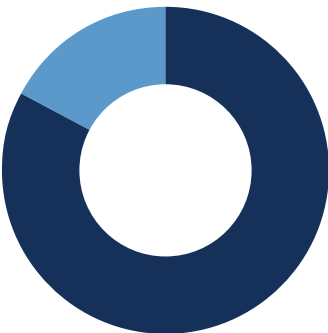
THOMAS, ACTIVE DUTY

FINANCIAL COUNSELING CLIENT AND A RECIPIENT
OF A \$1,232 GRANT FOR EMERGENCY FOOD AND
STOPPING A CAR REPOSSESSION

Hope

STEP’s number one goal is to ensure that every military and veteran family that comes through our doors does not experience a loss of a basic need, like housing or food, and that they become financially self-sufficient. We developed our **Emergency Financial Assistance (EFA)** program to accomplish this goal.

1,090
INDIVIDUALS WERE
SERVED BY THE EFA
PROGRAM IN 2017



83%
ACTIVE
DUTY
FAMILIES

17%
TRANSITIONING
VETERAN
FAMILIES

STEP’s EFA program, founded in 2012, ensures our families’ basic needs are retained during their crisis as we bridge them to financial self-sufficiency using evidence-based social work practices and change management processes. This empowers our families to improve their financial culture, manage their life events and improve their money habits. Our services drastically reduce the family’s stress, by allowing them to focus on their jobs and creating a new financial budget and debt reduction plan.

Our EFA program works with 75–100 family members a month and we are proud to share 91% of families have not returned for additional support.

	BASIC NEEDS RESTORED OR LOSS PREVENTED	SINCE 2012	2017
	Home evictions/ foreclosures stopped	337	72
	Utility services restored or disconnections prevented	344	52
	Car repossessions halted	309	69
	Critical car repairs and car insurance paid	256	35
	Emergency food provided	816	89
	Critical baby items, emergency travel and other needs met	216	26

Impact



Our Southern California community came through in a big way this year. Donations over \$800,000 of in-kind goods and services positively impacted our families' lives, immediately alleviating necessary expenses like diapers, wipes, cribs and car seats. For your generous support—from adopting 193 families during Sharing the Joy, to a massive clothing donation from Brixton Inc., to DLA Piper LLC who provides our pro-bono legal services—we thank you.

▲ Military Family Appreciation Carnival

Last spring we welcomed 454 attendees to our annual Spring Fling Carnival at Marine Corps Recruit Depot. Food, live entertainment, carnival games, prize giveaways and a trip through our W.O.W. were all part of this special day.

2,288

**FAMILY MEMBERS
BENEFITTED FROM
W.O.W. PROGRAM**

72

**SERVICE MEMBERS
ATTENDED FINANCIAL
FREEDOM SEMINARS**

SECONDARY PROGRAM HIGHLIGHTS

Warehouse on Wheels (W.O.W.)

A mobile program that takes us to different Southern California bases and resource fairs. We distribute donated items like diapers, wipes, baby clothing and small household goods, that help offset monthly expenses. This year we saw 2,288 family members benefit from this program.

Financial Freedom Seminars

Monthly seminars focused on preventive financial planning: Budgeting, Car Buying 101, FICO and Debt Traps, VA Home Loans and more. This year 72 service members took proactive steps to learn more about managing their financial future.

Family Outings

While offsetting critical costs is the priority of our secondary programs, providing opportunities for family bonding and entertainment is also important. From donated Padres tickets to afternoon adventures hosted by The New Children's Museum in downtown San Diego, STEP offers families the chance to relax and enjoy their family time together.

Holiday Cheer ►

Generous donors throughout Southern California provided Thanksgiving meals and adopted families for the holidays, providing them with much needed clothing items, toys and special family memories. Last year 133 families received turkey meals and 193 were adopted through our Sharing the Joy program.



Thank you for everything you've done for me and my family. Your help and support are a blessing and I salute you.



ZIGGY, ACTIVE DUTY

FINANCIAL COUNSELING CLIENT AND A RECIPIENT
OF A \$2,100 GRANT FOR STOPPING AN EVICTION AND
RESTORING UTILITIES

Growth

The office space generously donated by the Segerstrom Foundation in Orange County, and an anonymous donor-advised gift from the Orange County Community Foundation, provide STEP the opportunity to expand our outreach through Ventura County and east through San Bernardino County.

STRENGTHENING OUR PRESENCE

To facilitate this, we hired a Community Engagement Coordinator. The office, located across from South Coast Plaza, welcomes clients, volunteers and community partners five days a week. Please stop by and meet Shannon Buhrmaster, a veteran military spouse; learn how she is connecting with military families in Orange County; and ask how you can help.

PARTNERSHIPS IN THE SIX NORTHERN COUNTIES

- Caliber Collision
- Community Foundation of Orange
- Easter Seals
- Goodwill of Orange County's Tierney Center for Veterans
- Irvine Chamber of Commerce
- Los Angeles Veterans Collaborative
- MeridianLink
- OC Difference Makers
- OC Veterans and Military Families Collaborative
- OneOC
- Orange County Community Foundation
- Patriots and Paws
- Santa Ana Chamber of Commerce
- Segerstrom Center for the Arts
- South Coast Metro Alliance
- Strong Families, Strong Children Collaborative
- Ventura County Chapter Military Officers of America Association
- Working Wardrobes Vet Net
- zero8hundred

CLIENT STORY

In the fall of 2016, an Orange County veteran was discharged from the Marines—his final paycheck was lost in the system for four months. During the gap between discharge and finding a full-time job, he began to fall behind on utilities and food. After completing our financial counseling program, STEP granted \$620 to help Mike with two weeks of groceries and a past due utility bill. He also visited our warehouse with his newborn son, picking up some necessary baby items and relieving more monthly expenses. Mike and his family are now current on bills and are building an emergency savings account to ensure their brighter financial future.

Community

VOLUNTEER PROGRAM

With 5,200 hours logged through a record 82 individuals, volunteers touched the lives of thousands of service members and their families in crisis. From case management interns, to helping with warehouse inventory, our volunteers enhanced every STEP program, every day.

Thank you for choosing to make a difference.

April is Volunteer Appreciation Month and this year we celebrated with a luncheon at our CEO's home with an award ceremony that included 13 United States Presidential Service Awards given to volunteers with 100+ committed hours, "encouraging citizens to live a life of service through presidential gratitude and national recognition." ▼



24,038

HOURS LOGGED BY OUR
VOLUNTEERS SINCE 2012

STEP is the proud host of an AmeriCorps Volunteer Infrastructure Project (VIP) Fellow through our partnership with Jewish Family Services. Through 1,700 hours of service, our new team member is working to increase capacity within our volunteer program and provide the support, skills and resources volunteers need. We look forward to sharing our results next year as we are able to reach further into the military community, helping those in financial crisis.

Donors

7,663

MILITARY FAMILIES' LIVES WERE
IMPACTED BY STEP IN 2017

\$131,600

WAS RAISED IN 24 HOURS DURING
OUR QUADRUPLE MATCHING GIFT
CAMPAIGN, SERVING 110 FAMILIES

With each military family that comes through our doors, investors like the **Walter J. & Betty C. Zable Foundation, The Green Family Foundation, The Salvador Foundation, Wells Fargo Foundation, USS Midway Foundation, David C. Copley Foundation, Price Philanthropies, Michael B. O'Donoghue Foundation Fund, Samuel and Katherine French Fund & Masserini Trust**, and dozens of other generous supporters, have assisted STEP in establishing permanence as an impactful, respected and reliable mission-focused resource. Over five years your extraordinary gifts have changed the lives of nearly 16,000 courageous men and women and their families. We thank you for helping us execute our motto to "Always do the right thing."

**Supporting.
Sustaining.
Strengthening.
Surpassing.**

Thank you for providing hope to the 7,663 military families lives we touched in 2017.



The community's charitable support ensures our innovative and impactful programs continue to assist junior enlisted service members and transitioning veterans, and their families, in crisis. Their journey to financial self-sufficiency happens because you have prioritized STEP in your philanthropic circle. We thank you for your generosity and look forward to expanding our outreach abilities, with your ongoing monetary support.

HIGHLIGHTS

Through partnerships with other service organizations, to fundraising events that bring awareness and dollars to our program, here are some 2017 highlights.

◀ Fall Social, October 2016

We brought together our many supporters at the Veterans Museum in Balboa Park for an opportunity to personally thank and share the impacts of their ongoing support.

◀ Quadruple Matching Gift Campaign, May 2017

An exhilarating 24 hours led to 96 donors stepping up to help us raise \$131,600.

A huge thank you goes to The Salvador Foundation, Michael B. O'Donoghue Foundation Fund, USS Midway Foundation, an anonymous friend of STEP, American Legion Post #257, and the Barbara and Alan Wiener Family—who, along with 96 donors, stood with STEP to help ensure another 110 military families in crisis will be served.

◀ STEP & United Through Reading Golf Tournament, June 2017

On a beautiful June afternoon, we welcomed 150 golfers at Salt Creek Golf Course—in support of military families at home and abroad. \$64,000 was raised in support of STEP and UTR's missions, thanks to our generous sponsors and golfers.



Century Club of San Diego's Champions for Youth program, in partnership with the Farmers Insurance Open

STEP was once again proud to be chosen as a beneficiary, along with 11 other local non-profits. Throughout the three-month campaign we engaged our individual and corporate community with an opportunity to increase their gifts by competing for Bonus Pool Funds donated by Farmers Insurance. In total, we raised \$30,000 with the Century Club's support and are honored to be invited to return for the 2018 campaign.

DONORS



\$200,000+

Walter J. & Betty C. Zable Foundation



\$50,000+

God's Gift Charitable Foundation

The Green Family Foundation



\$20,000+

David C. Copley
Foundation

Michael B. O'Donoghue
Foundation Fund

Orange County
Community Foundation

Price Philanthropies
The Salvador Foundation

USS Midway Foundation
Wells Fargo Foundation



\$5,000–\$19,999

The Allergan Foundation

Allison & Robert Price
Family Foundation Fund

American Freedom
Foundation

Bank of America
Charitable Foundation

Beyster Family
Foundation

Bickett Family
Foundation

Booz Allen Hamilton, Inc.

Bridgepoint Education

Blaine & La Verne Briggs

City of San Diego

Community Foundation of
Orange

The Country Friends, Inc.

County of San Diego

The Crean Foundation

The Cushman Foundation

D.A.V. Industries Inc.

Farrell Family Foundation

Laura Galinson

InnovaSystems

International, LLC

IOMAXIS

Wessal Khader

The Kim & Harold Louie
Family Foundation

Land of the Free
Foundation

Donald & Marleen
Maescher

Mutual of Omaha

Realty Income

Samuel & Katherine
French Fund &
Masserini Trust

San Diego Gas &
Electric Company

San Manuel Band of
Mission Indians

Stephen & Susan Schutz

The Simon-Strauss
Foundation

Sunwest Bank
Charitable Foundation

Telos Capital
Management, Inc.

USS Midway Museum

Alan & Barbara Wiener



\$2,500–\$4,999

Richard & Lois Aufmann

Cary & Michelle Cheshire

Chevron Employee Fund

Jonathan Dien

Greg & Denise Dorin

Karl Eisenmenger

John Farnam

Kenneth Lester

Kathleen Mayes

Dixie Newman

Nordson Corporate

Foundation

PM tec, Inc.

Valentina Russack

The San Diego

Foundation

Vincent Stanley Trust

Dianne Sullivan

Tony & Jackie Teravainen

WD-40 Company



\$1,000–\$2,499

Allianz Global

Karen Allport

American Legion
Post 257

Bank of America

Eric Basu

Brendan & Tisha Thiessen
Family Foundation

Lawrence Callahan

Clifford Cho

Coronado Rotary Club
Foundation

Cox Communications

Dena Coykendall

Andrea Dooley

Brian Epperson

Escondido East
Rotary Club

Michael Freeman

Dana Guerin

Guilford Whitney
Foundation Fund

Deirdre Heatwole

Mike Irvine

Greg & Grace Jackey

Robb Jackson

Richard & Rose Marie
Keidel

William & Edith Krouss

Steven Lewis

William & Annette Liebel

Lockheed Martin
Corporation

Mike & Debe Lucki

Macias Gini &
O'Connell LLP

Terry & Colleen Magee

NOSC of San Diego

Patriots Hockey

Joe & Sarah Pavelski

Pickford Realty

Gene & Laurene Reu

Ken Richter

Schwab Charitable Fund

Ted & Josie Schwarz

Charles & Amy Spielman

The Stevens Karma
Charity Fund

Sycuan Band of the
Kumeyaay Nation

Andrea Tobias

Erica Tofson

Umpqua Bank

Clarence T. and
Ann M. Uri

Ventura County Chapter
Military Officers
Association

Veterans United
Foundation

The Warnack Foundation

Workshops for Warriors

The Wright Ford Young &
Co. Charitable Foundation

Margaret York

Sally Ann & Jim Zoll

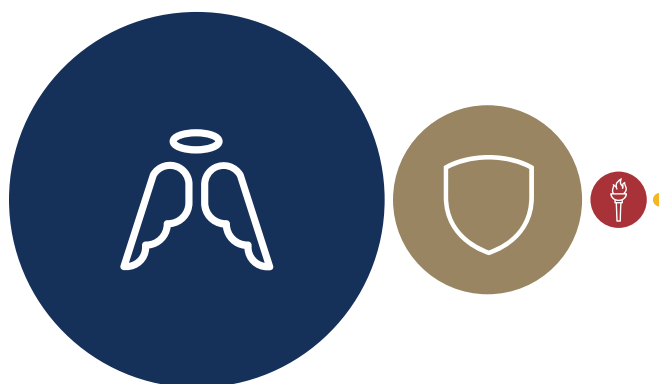
Asif Ahmed	Pam Barnett	William Bettencourt	Rasheed Brown	Katie Chicazola
Julianne Alarcio	Renee Barnow	Joseph Bettinger	Stacia Brundage	Roger Chookazian
Jason Alcantara	Sara Barthel	Jeffery & Laura Black	Michael Burks	Michael Clements
Joanna Allen	Katie Bartojay	Rebecca Black	Rex Burnett	Anthony Colarusso
John Amador	Bruce Barton	Arthur & Deborah Blodgett	David Burney	Gordon Collins
AmazonSmile	Michael Bates	Lawrence Blumberg	Lisa Burrell	John & Lu Collins
Ameriprise Financial	Cathy Bauerle	Randy Boeldt	Eva Caballero	Britni Combs
Erika Andersen	Timothy Beall	William Boggs	Brian Callihoo	Jim & Peggy Connolly
Deborah Anderson	Nathan Beauchamp	Brandon Bombardier	Jolinda Cannon	Stephen & Susan Connor
Reynaldo Antonio	Paula Beck	Catherine Botello	Margaret Carey	Miro Copic
Howard Appel	Joseph Beel	Stephen Boucher	Karen Carle	Anthony & Abbie Coppola
Aria Marketing	Alfred Beers	Jack Boulton	Russ Carlson	Nora Corcoran
Aoife & Conor Athans	Gary Beeson	David Bracamonte	MacKenzie Carvalho	Stephanie Corona
Jay & Deanna Atherton	Andrew Behrens	Kathi Bradshaw	Mark Case	Costco Wholesale Employee Giving
Christine Baker	Deborah Bell	Albert Breland	Richard Cassoni	Charles & Amanda Crawford
Kaitlin Ball	Joe Bellavary	Michael & Rachel Brewer	Javier Castaneda	Creative Concepts
Stefanie Ball	Ernest Belmares	Julia Brighton	Laurie Catron	Shawn Crook
Mark Balmert	Rick & Vicki Benito	Pam Broadway	Century Club San Diego	Steve Crouch
Kathleen Barajas	Luis Bernardo	David Brown	Marcia & Gerard Charest	Judy Crowley
Ann Bareno	Jeff Berrong	Dusty Brown	Andrew Charrier	
Joan Barnes	Tracey Best		Rachael Chesley	

2018 GIVING CIRCLES

The Circle of Honor

The generosity of STEP's donors is essential to fulfilling our mission. The recognition and honoring of those gifts is just as important. Our partnerships with all of you allow our work to happen every day. For the fiscal year 2018, we are unveiling Giving Circle levels that encompass and recognize annual cumulative giving. Please consider joining the Circle of Honor and increasing your 2018 gift to a level that's meaningful to you. We are a stronger community because every gift given has an immediate, life-changing impact for our families.

 Guardians Circle	\$10,000+
 Defenders Circle	\$5,000+
 Liberty Circle	\$1,500+
 Patriots Circle	\$1+
Circle of Valor (Veterans)	Any
Tried and True (3+ consistent years)	Any



DONORS

\$1–\$999, CONTINUED

STEP has been extremely helpful.
I will try my best to utilize
the budget and know that I will
see results soon.



JASON, ACTIVE DUTY

FINANCIAL COUNSELING CLIENT AND A RECIPIENT OF A
\$1,901 GRANT FOR EMERGENCY CAR REPAIR

Mark Curl	Randy Engel	Bob Friar	Jack & Susan Grasberger	Jon & Ann Ives
Frederic & Shirley Dahms	Marilyn Englander	Jeffrey Friedli	Kathleen Graves	Wendell & Terri Iwatsuru
Kara Dallman	Emil Erickson	Bruce Friedman	Serena Greenwood	Jordan Jenkins
Danny & Denise Davis	Diane Erk	Donnie Furrow	Greg's Automotive	Brent Johnson
Kevin Davis	Raymond Ernst	Tom & Leslie Gabehart	Gagandeep Grewal	John Jones
Danielle Dawley	Escondido Emblem	Brian Gahrn	Jen Griffin	Katie Jordan
Philip Delgadillo	ESSential Foundation	Ciomara Galeano	Terri Griffin	Dwayne Junker
Dell Giving	Paul Evans	Alexandro Galindo	Gretchen Griswold	Monica Kaiser
Andrew Demma	Tom Fall	Pamela Galowich	Michael Grosswald	Paul & Ladonna Kaneshiro
Nellie Desai	William & Linda Farmer	Martin Garabedian	Sandra Hagood	Benjamin Karnow
Chuck DeWent	Bentley Farnell	Kenneth Garber	Peter & Barbara Halle	Elliot Katzman
Mike Diaz	Harri Fenske	Ralph Garcia	John Hank	Gale Kavanaugh
Douglas Dicaire	Michael & Paulette Feraldi	Lindsay Garrity	Rebecca Hank	Steve Keblish
John Dinius	Steven Ferriot	Amy Gates	Ryan Harrington	Sean Kelly
Keith & Nancy Dock	Ed Fialkowski	Paul Gates	Mark Harris	Jack Kersell
Laura Dolata	Fidelity Investments	Matt & Tonya Genovese	Michael Harris	Karen Keyser
Michael & Linda Dorn	Charlene Fink	Daniel George	Brett Harrison	Noshir Khambata
Kenneth Dorren	Raymond Firestone	Miles Georgi	Greg Hartness	Tae & Sallay Kim
Frank Dougherty	Jessica Fischer	Ronald & Gloria Gerak	Randy Hartshorn	Bryan King
Michael & Kerri Dowling	Joseph Florio	Jeanine Giacomini	Linda Hasson	Nancy Kirby
Michelle Dukes	Joe Flynn	J.M. Gillman	Alma Hazzard	Jennifer Knipp
Mary Jo Duvall	Ahmad & Victoria	Mark Glasser	Geoffrey Heberle	Jacob Koff
David Dwyer	Forouzandeh	Gary Glauser	Jon & Sandra Hemming	Sara Kofman
Dan Edwards	Forward Slope	Brandon Gilchrist	Lacy Henagin	James Kopplin
Romelia Edwards	Ron Foy	Michael Goldberg	Justin & Rachel Henderson	Gordon Kugler
Richard Eger	Patrick Frazier	Douglas & Linda Gordon	Wilmer Hendrickson	Timothy LaFleur
Matthew Eichenbaum	Freeman's Construction	Rebecca Gower	Greg Henk	Sarah Lamade
David & Barbara Ells	Jacob Frenz	Peggy Graham	Julio & Joan Herdocia	Jeffery & Lisa Lamont
			Barbara Herr	Joy Lane
			James Hettinger	Nancy Larner
			Samuel Hill	Kenneth Larsen
			Tyler Hill	Heidi Lawler
			Gary Hoffman	Fred Lear
			Gatlin Hoffman	Maximilian Leigh
			Shawn Hoffmann	Lawrence & Sharon Levinson
			Jon Hofstetter	Linda Lewiston
			Matt Holder	Steve & Wendy Liberko
			Andrew Holets	Steven Lister
			Charles Hopkins	Deborah Loeffler
			Darrell & Honorata Horne	Donna Loken
			Stephen Horvath	Pedro Lopez
			Bill Hosack	LPL Financial
			Nathan Humphreys	Lisa Ludvik
			Katie Huson	Matthew Ludvik
			Danielle Hustedt	Nancy Ludvik



100%

**OF STEP STAFF AND BOARD
MADE ANNUAL GIFTS**

Christopher &
Stacey Lund
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Jack Sears
Ronald & Lori Seden
Ruth See
Jerry & Patty Seymour
Marianne Sfreddo
Michael Shafer

CLIENT STORY

In April 2017, two married sailors were discharged after returning home from a deployment in Korea, where they depleted their \$2,000 in savings paying for childcare off base. With savings depleted and final paychecks delayed, the family fell behind on car payments and insurance. STEP covered the gap for those past due bills and supported them in planning their financial future. Now both are working and he is preparing to go back to school. Life (and finances!) are on the right track.

DONORS

\$1–\$999, CONTINUED

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IN-KIND

211–Courage to Call	Angelus & Lawrence	BSE Engineering
A New Team	Jimenez	Buona Forchetta
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Skin Care	Berna Tomkinson	Chase Murphy
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**96 INDIVIDUALS GENEROUSLY SUPPORTED
THE \$100,000+ MATCHING GIFT CAMPAIGN,
RAISING MORE THAN**

\$131,000

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Cobra PUMA Golf	Disneyland Resort,
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Conor & Aoife Athans	Drew Williams
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The Lot, San Diego	Zachary Dykema
The New Children's Museum	
The Nice Guys of San Diego	
The Wheelchair Foundation	
The Wild Thyme Company	
Theatre and Arts Foundation, La Jolla Playhouse	
Tim Fargo, Social Jukebox	
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Gifts recognized were made during July 1, 2016-June 30, 2017. While every effort is made to be accurate, please accept our apology for any mistakes and contact our development office immediately to remedy.

Ways to Give



**MAKE A
TAX-DEDUCTIBLE
GIFT ONLINE AT
STEPSOCAL.ORG**



**PARTICIPATE IN ONE
OF OUR IN-KIND
CAMPAIGNS:**
SPRING BABY DRIVE,
SHARING THE JOY,
BACK TO SCHOOL
DRIVE, ETC.



**AMAZONSMILE
CHARITABLE
PROGRAM:**
CHOOSE STEP
BEFORE CHECKING
OUT



**FEDERAL
EMPLOYEES:**
COMBINED FEDERAL
CAMPAIGN #71984

2017 Recognition

**GUIDESTAR
PLATINUM**

EXCHANGE
PARTICIPANT



★★★★
**CHARITY
NAVIGATOR
RATING**



CERTIFICATE OF RECOGNITION FOR OUTSTANDING ACHIEVEMENT

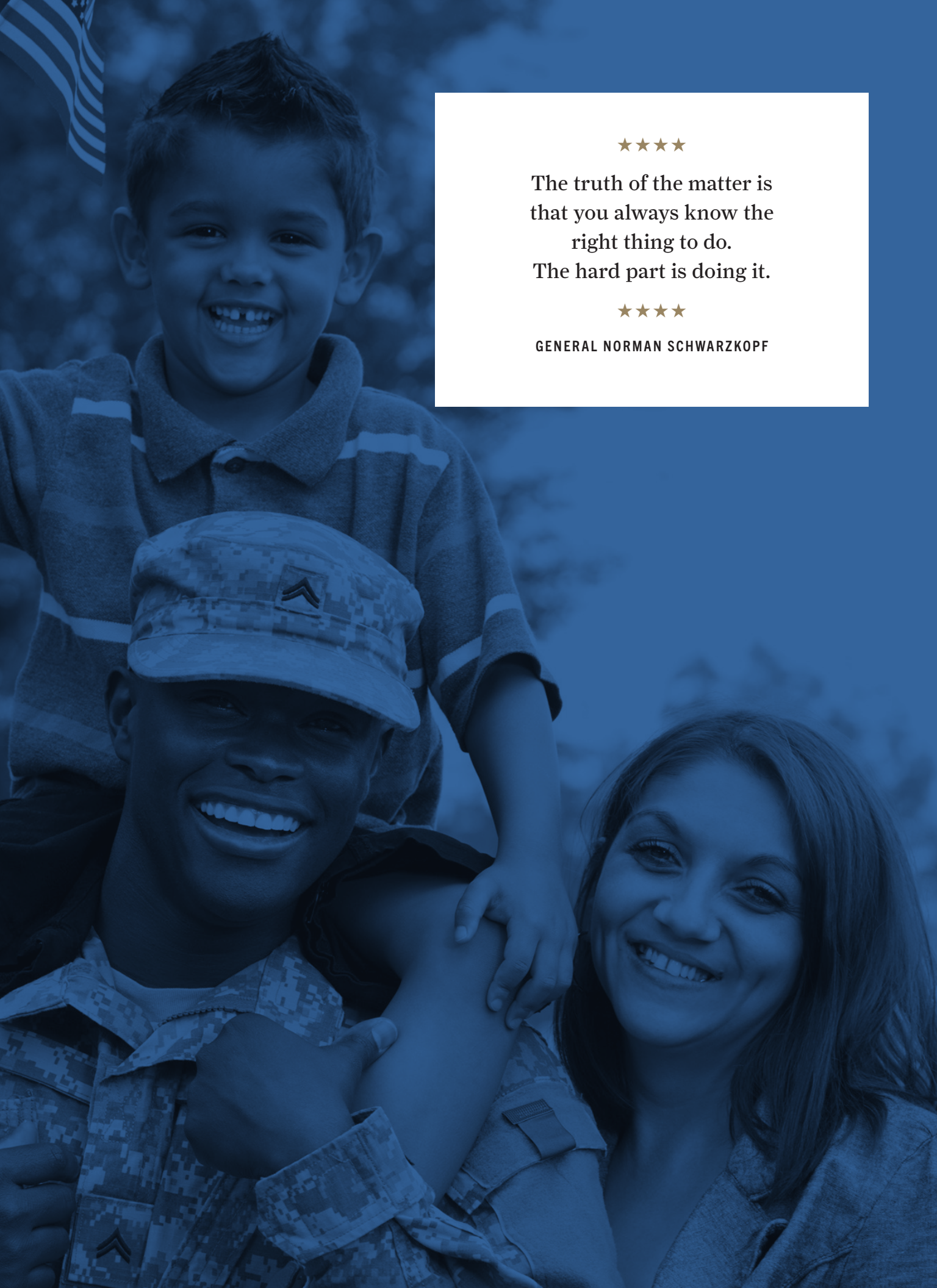
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The truth of the matter is
that you always know the
right thing to do.
The hard part is doing it.



GENERAL NORMAN SCHWARZKOPF



We want to thank STEP so much for helping us during this time of need. We are grateful to have an organization that has our back as a family, especially to help us welcome our twins and get us back on track.

★★★★

KRYSTAL, E5 SPOUSE

I really appreciate all the help from STEP. My wife is going to be so happy.

★★★★

TYRELL, E3

Wow, thank you all so much. It's a hard budget, but this week's accounts are good so we are already better than a week ago when everything was red. I went grocery shopping and got our week's worth of food for under \$100. We are so blessed to have your help.

★★★★

STEVE, E4

If it weren't for STEP we'd be packing whatever we could fit in the trunk of our car. We've already talked about what's most important. Thanks to STEP, we are not losing our home.

★★★★

CHASITY, E4 SPOUSE

Thank you for the help you gave my mommy and daddy. Also, thank you for my new games, books and the tractor, which is my favorite.

★★★★

SCOT, AGE 5



Support the Enlisted Project
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