OFFICERS

William Boggs, CDR, USMC (Ret)
Board Chair
Financial Advisor
Fence Wealth Management

David Schnell, CAPT, USN (Ret)
Vice Chairman
Vice President North America
Genasys, Inc.

Deborah Loeffler
Secretary
Former Director of National Outreach
United Through Reading

Devie Gatica
Treasurer
Private Wealth Management
U.S. Bank

DIRECTORS

Rick Benito
Senior Vice President
Bank of America

James Carmody
Partner, Vice President
Synergy One Lending

Tom Egan, CMDCM (SEAL), USN (Ret)
Director of Military Programs and Services
Point Loma Nazarene University

Brian Epperson
CEO
Target River

Mike Evans
Senior Vice President,
Columbia Bank

John Farnam, Col, USMC (Ret)
CEO
Foundational Leadership Team

Curt Jones, CAPT, USN (Ret)
Senior Program Manager
TYTO Athen

Wessal Khader
COO & Co-Owner
ListReports

Terry Magee, CAPT, USN (Ret)
Magee Enterprises

Jenni Nesbitt
Laura Pinkham, LCSW
Vice Chair
Orange County Veterans and Military Families Collaborative

ADVISORY COUNCIL

Mike Freeman
Retired
WD-40 Company

Laura Galinson
Philanthropist
LJ Galinson Advised Funds

Ken Garber
CEO
DEL REY Systems & Technology

Greg Jackey, APMA
Senior Portfolio Manager
Jackety/Robinson Group

Margaret “Peg” Millson
Human Resources Consultant

Lonnie Moore CPT, USA (Ret)
Member
VA Federal Advisory Committee

Jeff Simons LDCR, USN (Ret)
President
Simons Consulting

Laura White Ludvik
President
USS Midway Foundation
OUR MISSION

STEP builds financial self-sufficiency among junior active duty enlisted service members and recently discharged enlisted Veterans and their families facing financial crisis through counseling, education, and grants.

VALUES
- Do what’s right
- Honor patriotism and service to country
- Build relationship
- Respect others
- Deliver results with excellence

VISION
- Relevant, reliable, and responsive.
- STEP’s vision is to change the lives of military and Veteran families who we serve by helping them achieve financial self-sufficiency.
It has been a privilege to serve as the CEO and Co-Founder of Support the Enlisted Project for the last nine years. Our vision is a powerful one: To be Relevant, Reliable, and Responsive...to change the lives of military families and Veterans we serve by helping them achieve financial self-sufficiency. Our path has been an extraordinary history of accomplishments, and this year was no exception.

**THIS YEAR, OUR STEP TEAM:**
- Positively touched the lives of 40,000 military family members
- Aided 603 families through our Emergency Financial Assistance Program
- Met all requests for service in Southern California, and also served all requests for support from remote locations:
  - 12% of families in crisis served resided in Washington State
  - 14% of families in crisis served resided outside of SoCal and Washington State
- Grew our volunteer base to more than 10,000 hours

With each successive annual report, I have the opportunity to reflect on the many ways—old and new, familiar and innovative—that we have furthered our mission. This year’s annual report is a staunch reminder: Our mission is more relevant than ever.

Our mission is always front and center in the minds of our excellent team—a cadre of professionals who work tirelessly every day. We are focused on changing lives. We are also dedicated to being effective stewards of the resources entrusted to us.

As we look to the global economic instability in our future, I am certain that STEP will remain committed to seeing that our enlisted military families are provided the counseling, education and financial grants that will help them achieve the long-term financial self-sufficiency needed for their successful futures. We will not falter, nor wander.

I am grateful and proud to work with an exceptional board of directors, unbelievably generous and dedicated donors, fantastic corporate and foundation partners, as well as a passionate and capable team in guiding this vital organization into a new decade of service to a mission that has proven worthy and important to our military members.

Respectfully,

Tony Teravainen, MSEL, USN (Ret)
CEO & CO-FOUNDER
### Financial Transparency Statement*

**REVENUE**

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-Kind Goods and Services</td>
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</tr>
<tr>
<td>Grants</td>
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<tr>
<td>Individual Contributions</td>
<td>$884,434</td>
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<tr>
<td>Special Events/Other</td>
<td>$201,233</td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td><strong>$3,060,124</strong></td>
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**EXPENSES**

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<tr>
<th>Category</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Program Expenses</td>
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<tr>
<td>Development Expenses</td>
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<tr>
<td>Administrative Expenses</td>
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<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$2,879,504</strong></td>
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**Income in Excess of Expenses**

<table>
<thead>
<tr>
<th>Amount</th>
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<tbody>
<tr>
<td><strong>$180,620</strong></td>
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**ASSETS & LIABILITIES**

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<th>Description</th>
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<tr>
<td>Ending Net Assets</td>
<td>$1,307,521</td>
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<tr>
<td>Total Liabilities</td>
<td>$152,397</td>
</tr>
<tr>
<td>Total Liabilities and Net Assets</td>
<td><strong>$1,459,918</strong></td>
</tr>
</tbody>
</table>

*OF EVERY DOLLAR GOES DIRECTLY TO FUND PROGRAMS

*FY21 audited financials*
EFA Program

STEP’s Emergency Financial Assistance (EFA) program is proven successful at building financial well-being among military and Veteran families. Having volunteered to defend our Nation, these families face low wages, frequent moves far from their support systems, lack of affordable childcare, high spousal unemployment or underemployment, and inadequate affordable housing options. The EFA program is designed to set families up for success, even those who are living paycheck to paycheck.

Our social workers are certified in financial counseling. They use a solution-focused approach to work one-on-one with each family to identify their strengths and financial goals and to create a realistic plan to achieve those goals. When indicated by the financial plan, the family receives an emergency grant to ensure no basic need is lost and families can confidently start the work toward a state of financial well-being: “the combination of having financial security and financial freedom of choice in the present and in the future” (Consumer Financial Protection Bureau).

84% OF EVERY DOLLAR GOES DIRECTLY TOWARD PROGRAMS

100% successful at halting the loss of a basic need for qualified families
86% of clients report an increase in their overall Financial Well-Being
92% of clients report being on track with goals 6-36 months post intervention

LIFETIME ACCOMPLISHMENTS

Serving our community for 10 years
2012-2022

6,301 closed applications for counseling services in the face of a financial crisis and granted over $2,237,123 to prevent the loss of necessities like:

487 families provided with utility bill assistance
555 in-process evictions halted through rental assistance
473 auto payments made to stop repossession
Supplemental Programs

STEP is responsive to the needs of our local military community, which means when we learn of a need, we mobilize to provide. Whether it's a new crib and car seat for a family or organizing events that directly impact the immediate needs, our supplemental programs offset the common expenses for our clients. These events are possible because of our volunteers, generous donations, and advocacy from our supporters.

Cammies to College
STEP hosts an annual Cammies to College event, presented by USAA. This educational resource fair is designed for service members, Veterans, and their families to help them take charge of their academic future. Resources for Pre-K to PhD are present to answer questions and provide knowledge.

Car Giveaways
STEP proudly facilitates car giveaways, connecting clients with refurbished cars given by our generous corporate partners.

20% of the United States military population is served by STEP.

53 Cars Given Away to Date.
STEP INTO THE HOLIDAYS

VETERANS DAY— Soapy Joe’s partnered with STEP to provide free car washes to Military and Veteran families on Veterans Day. They collected donations for STEP this year, amounting to a total of $2,500.

SHARING THE JOY— Every year STEP hosts a holiday distribution, where donors “adopt” a military family. We match the donors to clients who have been chosen to participate, and give the donors a wish list provided by the family.

THANKSGIVING DRIVE— STEP’s annual Thanksgiving Drive was a major success this year. United Way delivered 300 Crockpots, which we distributed along with food, diapers and other goods provided by the community. Phil Saenz’s Political Science Class at SWCC donated $2,650.
INFLATION RESPONSE MONTHLY DISTRIBUTIONS

With inflation on the rise, our team stepped up to offset costs through STEP’s monthly warehouse distributions. With the help of community partners and volunteers, we distributed food, diapers, clothes, shoes, cleaning supplies, and more.

136,460 DIAPERS PROVIDED

246,156 POUNDS OF FOOD DISTRIBUTED

→ BABY ON BOARD DRIVE

The 2022 Baby on Board Drive was a record setting year! With the help and support of the community, we collected thousands of in-kind gifts and items.

$10,000 RAISED IN MONETARY DONATIONS

→ BACKPACK DRIVE

900 BACKPACKS FILLED WITH SCHOOL SUPPLIES WERE COLLECTED AND DISTRIBUTED
CLIENT SUCCESS STORY

STEP Social Worker met Sara and Jim at an Oceanside food and diaper distribution. While chatting, they realized they could use STEP’s Emergency Financial Assistance program to resolve some long-term financial struggles. The family’s only vehicle was no longer fuel efficient and with gas prices at an all-time high, they were spending almost $900 each month on gas. The car had also become unreliable, but they avoided having it checked, since finances were so tight. To get by each month Sara was relying on the generosity of her parents for the children’s essentials, supplies and food and then paying them back each paycheck. STEP provided them with Financial Freedom counseling, a car repair assist of $518, and at the family’s direction, created a Personal Finance Plan to get them on track to financial well-being. After working with the STEP Social Worker over the next several months, the family was proud to report they did not need any extra assistance for the first time in months.

I wasn’t sure exactly what I was going to do, bills mounting and no relief in sight. My command supervisor suggested a call to STEP. Within a few hours, I was sharing my story and making a financial plan that would help change the lives of me and my family...they also provided diapers, food and clothing for our little ones. Thank you for you being there, when we needed you most!

JIM, E-5 MARINE

23,492
FAMILIES SERVED
Washington State Growth

Despite COVID-19 related challenges, STEP opened an office and hired staff who are now diligently working with the military, government, business and local communities to establish STEP as a trusted and viable option for young military and Veteran families in Washington State. Together, we have expanded STEP’s value and are successfully serving a larger sector of our military.

JBLM

Hawk Career Center at Joint Base Lewis-McChord provides services to transitioning Service Members, Veterans and their families through TAP. The mission of the Transition Assistance Program (TAP) is to deliver a world-class transition program for America’s Army that empowers members to make informed career decisions to enhance lives, communities and our nation. STEP also participated in the Hiring our Heroes event held at JBLM.

US COAST GUARD SECTOR SEATTLE

Two presentations were given to our active-duty Coast Guard stationed in Seattle reaching 42 service members and support staff.

4,500

Service Members, Veterans and their families were reached through 2 large scale events at JBLM.

945

Transitioning Service Members were impacted by STEP through TAP community engagement events.

30

Community engagement events to support JBLM, Naval Base Kitsap, NAS Whidbey Island, and US Coast Guard Sector Seattle.
RED CROSS

STEP is in partnership with American Red Cross Service to Armed Forces (SAF) for the Northwest Region. Together, our incredible work provides critical assistance and resources to service members, Veterans and their families throughout the region. SAF continues to act as a conduit to military-serving organizations and service members in need of our support. We thank them for supporting our military community and our ongoing partnership.

VOLUNTEERS

The USS Nimitz (CVN 68) and USS Theodore Roosevelt (CVN 71) provided critical support for STEP at the Silverdale Chamber’s Military Appreciation Day 2022 held at the Kitsap Sun Pavilion on March 5, 2022. The event was organized by the Military Affairs Committee of the Silverdale Chamber and over 1,200 military connected families in attendance. Between the two ships they supported the event with 40 volunteers to assist STEP in sharing information about STEP Programs, ran our game booth and provided support with other event needs throughout the day.
Partnerships

STEP is proud of the relationships we have built with our military organizations, local corporations, and community foundations, including our 135 referring partners. Thank you to all those who have volunteered on site including many of which are listed below.

Please see complete list of all STEP’s generous community partners in Our Donor section on page 22.
Volunteers

Volunteers are at the heart of STEP. We would not be who we are without them. This year, our volunteers and volunteer leads took on an even larger role stepping up to support and lead warehouse distribution, administrative duties, and spearheading our holiday programs. We are incredibly grateful to all of our volunteers!

10,496
VOLUNTEER HOURS COMPLETED IN FY22, A $374,280 VALUE, OUR BIGGEST YEAR YET!

Volunteer of the Year
JONI WORNKEY

A great volunteer doesn’t just support the organization, but also finds new and better ways of getting things done. This statement perfectly describes Joni Wornkey and why she was named STEP Volunteer of the Year. STEP’s Annual Volunteer Recognition Luncheon was held on Saturday, April 2, with more than 90 people in attendance.

“We are honored and pleased to have Joni on the STEP team, and to be able to recognize her invaluable contributions to the execution of our mission.”

TONY TERAHAVAINEN, CEO AND CO-FOUNDER OF STEP

The Board of Directors and staff had the opportunity to honor and thank so many wonderful and dedicated volunteers who have supported STEP over the last year.

Joni was instrumental in the implementation of a new, efficient system for our STEP Into The Holidays program, which culminated with a seamless distribution of gifts for nearly 350 military families. She and her team were responsible for the beautiful holiday décor throughout the building.

We rely on Joni’s leadership skills for training new volunteers in warehouse and safety procedures. Her expertise and guidance on warehousing has led to a well-organized system allowing families to easily access needed food, clothing and household items. Homemade treats are available weekly for our active-duty volunteers, courtesy of Joni.

Thank you for your friendly demeanor, contagious enthusiasm, and being so generous with your time, giving 354 hours in 2022!
2021–2022 Honors, Awards & Recognition

We’re grateful to be recognized by these honors and achievements this year...

Hire Vets Medallion — Gold Award from U.S. Department of Labor

SD500 Most Influential People (2021) presented to Tony Teravainen

Outstanding Community Service presented by Senator Brian Jones

Non-Profit Executive of the Year, San Diego Business Journal (2021) presented to Tony Teravainen

HARRAH’S

A special thank you to Harrah’s Resort for choosing STEP to participate in the All In 4 Change award program. Thank you to everyone who voted for us!

$10,000

WAS AWARDED TO STEP BECAUSE OF YOUR SUPPORT

VOLUNTEER LUNCHEON

STEP’s Volunteer Luncheon was a huge success with over 90 guests in attendance, including our staff and Board of Directors. Our CEO graciously thanked our volunteers for their dedication and service. Special guest Councilwoman Marni Von Wilpert presented certificates of appreciation to our volunteers. Pictured is volunteer extraordinaire, Mike Bates, receiving a well-deserved award.
Our History

In 2012, a group of Veterans recognized that enlisted E1 to E6 rank service members struggle to make ends meet due to their low pay rates and the high cost-of-living. They formed STEP to stop evictions, repossessions, disconnections, and more for active duty and Veteran service members.

However, the board realized they could do more. They could not increase military pay or decrease living expenses but could help families get to a place of financial self-sufficiency. STEP hired a career social worker to develop a social work-based crisis intervention program that empowers families to take charge of their overall financial well-being. This became STEP’s award-winning Emergency Financial Assistance (EFA) program that now serves active duty enlisted service members ranked E-1 to E-6, transitioning enlisted Veterans within 18 months of discharge, and their families.

Today STEP strives to reach more enlisted military members to provide them with the tools they need to meet their financial goals and prepare them to prevent future financial crisis. With a full staff and robust volunteer base, STEP now serves military members, Veterans, and their families in Southern California and the State of Washington.
By the Numbers

STEP PROGRAMS

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>Families Served</th>
<th>Volunteer Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013</td>
<td>202</td>
<td>2,074</td>
</tr>
<tr>
<td>2014</td>
<td>755</td>
<td>3,237</td>
</tr>
<tr>
<td>2015</td>
<td>902</td>
<td>6,677</td>
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<tr>
<td>2016</td>
<td>423</td>
<td>7,618</td>
</tr>
<tr>
<td>2017</td>
<td>349</td>
<td>5,260</td>
</tr>
<tr>
<td>2018</td>
<td>369</td>
<td>7,291</td>
</tr>
<tr>
<td>2019</td>
<td>463</td>
<td>6,476</td>
</tr>
<tr>
<td>2020</td>
<td>401</td>
<td>6,068</td>
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<tr>
<td>2021</td>
<td>188</td>
<td>6,288</td>
</tr>
<tr>
<td>2022</td>
<td>509</td>
<td>10,496</td>
</tr>
</tbody>
</table>

EFA LIVES TOUCHED 2016–2022

- **2017**: First time to receive the coveted 4-star rating from Charity Navigator
  - **2019**: Awarded both Veteran Allegiance Award by the Veterans Museum and the Impact Award by the North San Diego Business Chamber
  - **2021**: STEP expands programming to Washington State, and has an office in the Veteran Service Office in Tacoma

- **2018**: Awarded Bill Trumpfeller Social Impact Award by San Diego Regional Chamber of Commerce
  - **2020**: During COVID, STEP Programs pivot to serve more through Warehouse Distributions and Warehouse On Wheels (WOW) events

- **2022**: STEP was selected as the Non-Profit of the Year by the San Diego Business Journal
Donor Acknowledgements

Donor Spotlight

James Carmody

In February of 2017, Partner, Vice President, and San Diego Branch Manager of Synergy One Lending crossed paths with Support The Enlisted Project’s CEO, Tony Teravainen. Tony appeared on the Rise Up Radio show, a platform created by James to empower America’s servant leaders by sharing positive news and stories, highlighting leaders who rise up and make an impact in our communities. Rise Up Radio is self-financed by James and his wife of eight years, Kari. Through this platform they have shared empowering stories of hundreds of servant leaders in San Diego County.

Following that first meeting in 2017, James and Tony stayed in touch and began to work together through community service projects and events, as James continued to explore which giving model and space best suited his family. In the winter of 2020, James decided to commit his efforts to STEP by donating 10% of the monthly profits from Synergy One Mortgage Team Carmody to STEP. He kicked off this commitment with a check in the amount of $7,200.

This reoccurring gift has become instrumental in STEP’s development. Through this partnership, James and Kari work with STEP to maximize their impact. These gifts are often doubled through matching campaigns, sponsorships, or marketing to continue to reach new donors. James did not stop there; he now serves as a member of the Board of Directors. Thank you, James and Kari Carmody, Team James Carmody, and the Synergy One Lending Corporation for choosing to make a monumental difference with STEP by demonstrating your towering leadership, providing strategic giving, and for being a beacon for others to follow.
Both Major Gifts & Grants

Our donors rallied around STEP and we are eternally grateful for your steadfast and generous support this year. Thousands of community members band together to ensure that the programs and services we offer were not only continued but expanded. Your gifts, both financial and in-kind, made a direct impact to the military and Veteran families we serve.

U.S. BANK GIVES BACK TO MILITARY FAMILIES

Thank you to U.S. Bank for the generous donation of $50,000. For every credit card applied for in the San Diego area during the month of November, U.S. bank donated $100 to STEP. This gift made a huge impact on the lives of our military families.

SOUTHWEST AIRLINES

Southwest Airlines kicked off their Million Acts of Kindness, and we were lucky to be one of the chosen Nonprofits to receive 100 one-way tickets. These tickets are used to help service members travel home for emergencies, and for travel to Washington State to better serve our military clients through our expansion. We can’t thank Southwest Airlines enough for this generous gift.
$118,000
RAISED IN 24 HOURS

STAND AND SALUTE
STEP had the honor of participating in Stand and Salute again this year, and a record breaking $118,000 was raised by our organization thanks to our generous donors.

$145,260
RAISED TO DIRECTLY IMPACT OUR MILITARY FAMILIES

CHAMPIONS FOR YOUTH
STEP was again selected to join Champions for Youth in collaboration with The Century Club of San Diego and the Farmers Insurance Open. Six outstanding organizations were selected to raise funds supporting vulnerable populations. Total monies raised in 2022 was $739,704.

STEP raised an incredible $98,760 and an additional $46,500 in bonus funds with a total of $145,260. To be selected is an honor and a privilege and the funds raised go a long way to providing Emergency Financial Assistance for our enlisted members and their families. STEP thanks The Century Club of San Diego for their continued partnership and support.

STEP AND UTR GOLF TOURNAMENT
STEP and United Through Reading (UTR) joined forces for our 4th annual Swing For Our Heroes Charity Golf Tournament. Thank you to all our 2021 sponsors!

3-D Marketing
Calibur Wealth
City National Bank
Considine & Considine
DEL REY Systems & Technology, Inc.
FT Realty
General Atomics Aeronautical
General Dynamics, NASSCO
Jingoli Power
Klinedinst Attorney
Landing Collective
LevitZacks
LTSP, Inc.
Magee Enterprises
San Diego Padres
Soapy Joe’s
The Carmody Group
USS Midway Foundation
White Feather Investments
# Our Donors

## FOUNDATIONS, CORPORATIONS, AND ORGANIZATIONS

### $100,000+

- The Century Club of San Diego
- Walter J. and Betty C. Zable Foundation

### $50,000–$99,999

- Allison and Robert Price Family Foundation
- Lee S. Monroe Foundation
- The Green Foundation
- The Stephan and Barbara Spiva Foundation
- US Bank Foundation Grants Program
- USS Midway Foundation

### $25,000–$49,999

- Farrell Family Foundation
- Military Spouse Kickball Association
- Orange County Community Foundation

### $15,000–$24,999

- 3D Marketing
- Bank of America
- County of San Diego District 3
- David C. Copley Foundation
- Las Patronas
- Morgan Stanley Gift Fund
- Rancho Santa Fe Foundation

### $10,000–$14,999

- Affordable Housing Access, Inc.
- Capital One
- Ceasars Enterprise Services, LLC
- City of Vista NonProfit Grant Program
- Cushman Foundation
- Edith and William Krouss Charitable Fund
- God’s Gift Charitable Foundation

### $10,000–$14,999

- InnovaSystems International, Inc.
- Life Without Borderz, Inc.
- Navy Federal Credit Union
- San Marcos Community Foundation
- The A.C. and Shaughne S. Warnack Foundation
- The Crean Foundation
- The Horst Family Foundation Inc.
- USAA
- USS Midway Museum

### $5,000–$9,999

- 832 Woodworking
- Baxter Blasting Drilling Company
- Beyster Family Foundation Fund IV
- General Atomics Aeronautical Systems
- Jewish Community Foundation
- Leichtag Foundation
- NA-ALII
- A Nakupuna Company

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**BIKE DONATIONS: ILLUMINA AND OUT OF THE ORDINARY GROUP & TEAM ADVENTURES**

Out of the Ordinary Group & Team Adventures introduced Illumina to STEP. As part of Illumina’s team building experience, they built bikes from the ground up and donated them to STEP. Additionally, we were invited to make a presentation about STEP. Thank you to both Out of the Ordinary Group & Team Adventures and Illumina!
PenFed Foundation
Soapy Joe's
Telos Capital
Management, Inc.
The Kim and Harold Louie
Family Foundation
The Laura J Niles
Foundation
The Nordson Corporation
Foundation
The Simon-Strauss
Foundation

**$1,500–$2,499**
American Legion Auxiliary Pacific Beach Unit 552
Bank of America Charitable Foundation
Disney Worldwide Services, Inc.
Ed and Mary Fletcher Family Fund
Experian
Farmers Insurance
Naval Officers’ Spouses’ Club of San Diego
Navy Federal Credit Union 2505 Callagan Branch
North Coast Church
PayPal Giving Fund
Santos Family Foundation
Sundt Foundation
US Bank Foundation
Employee Matching Gift Program

**$500–$1,499**
AmazonSmile
American Legion Auxiliary
Newport Harbor Post #291
Challenge Foundation (Financial Services)
Coronado Junior Woman’s Club
Elam’s Hallmark
Genasys, Inc.
Green Family Foundation Trust
KPMG
Left Brain Professionals
Lundstrom Engineering & Surveying Inc.
Mad Dog Lacrosse
National City Chamber of Commerce
Navy Federal Credit Union Merrifield, VA
Navy Federal Credit Union Tierrasanta/Clairmont Mesa Branch
Navy Nurse Corps Association of Southern California
Policy Research Associates, Inc
Poway Veterans Organization
Richard and Laura Schrager Foundation
Rotary Club of Coronado Foundation
The Chapel at Carlsbad By The Sea
The Dorothea Tuney Foundation
Veterans of Foreign Wars Motorcycle Club
VFW Encanto Post/ Auxiliary #1512
Walmart

**$1–$499**
Abbott Laboratories
American Legion #9
Aux to OK Ingram Ship VFW #1774
Bates Powerlifting
Belco Forest Products
Boeing
California Community Foundation
Costco Wholesale
Edison International
Espinosa Vineyards & Winery
Fleet Feet Syracuse Run Club
Give Lively Foundation, Inc.
Harrah American Legion Post #223
L & S Pension Services
One4All Charitable Fund
San Diego Gas & Electric
Sempra Employee Giving Network
Smart & Final Charitable Foundation
Surmanian Family Fund
The GE Foundation
The Perino Family Trust
UBS Financial Services Inc.

“STEP has been a saving grace for our family. STEP has allowed our family to regain control of our finances. We still struggle sometimes, but we work hard to stick to the plan. Thank you for your help!”
JACOB
## INDIVIDUALS

### $20,000-$50,000+

<table>
<thead>
<tr>
<th>Amount</th>
<th>Individuals</th>
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| $20,000–$50,000+ | Scripps Ranch Family  
Kathryn Starr |

### $10,000-$19,999

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| $10,000–$19,999 | Benjamin Berry  
James Carmody  
Jay Johnson |

### $5,000-$9,999

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| $5,000–$9,999 | Beyster Family  
Walt Bochenek  
Laura Galinson  
Roderick Hughes  
Robb Jackson  
Donald Maescher  
Terry Magee  
James Patterson  
Donald & Margaret West |

### $500-$1,499

<table>
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<tr>
<th>Amount</th>
<th>Individuals</th>
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| $500–$1,499 | E Alexa Anderson  
Sandra Arciniaga  
Deanna Atherton  
Claudia Basso  
David Beatty  
Barbara Beeby  
Gary Beeson  
Gladys Blankenship  
Brandon Bol  
Michael Borchard  
Karen Brasch  
Nicholas Braun  
Pam Broadway  
Colin Campbell  
Larry Cooke  
Kenneth Covenev  
Bob Daugherty  
Kendall DeSpenza  
Karen Dien  
Greg Dorin  
Keith & Chris Eshelman  
Mike Evans  
Steve & Barb Fiorina  
Tuck Forsyth  
Ken Garber |

### $100-$499

<table>
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</thead>
</table>
| $100–$499 | Gregg Anderson  
Bethany Ashcraft  
Baron Asher  
Viviana Baca  
Linda Bagwell  
Kathleen Barajas  
Kirsten Barrera  
Ian Barron  
Michael Bates  
Sean Bathgate  
Henry Bedinger  
Joseph Beel  
Alfred Beers  
Ricardo Benito  
Hannah Berger  
Paula Best  
Arthur Blodgett  
Gordon Boerner  
Bill Boggs  
Catherine Boling  
James Bonk  
Jon Bradford  
Len Bradshaw  
Kathi Bradshaw  
Clarence Breskovic  
Windus Fernandez  
Brinkkord  
Marlene Brown  
Bobby Buchanan  
Kevin Busen  
Donna Buss  
Roy Byers  
Victoria Cabot  
Sarah Calipes  
David Carta  
Mark Case  
Rico Cassoni  
Mariko Castleberry  
Laurie Catron  
Lynn Caughey  
Anthony Cesare |
Thank you to these amazing ladies from the Military Spouse Kickball Association (MSKA) San Diego Chapter. They showed up in full force to donate truckloads of donations and fill our warehouse with new cribs, car seats, crib mattresses, toys, clothing, hygiene items, food and more. During their season they collected 67,782 individual items and raised $8,505 in monetary donations to support STEP's mission. We are so grateful for your support.
ASSISTANCE LEAGUE OF GREATER SAN DIEGO

Thank you to our community partners at Assistance League of Greater San Diego for collaborating with us throughout the year to distribute little “sneakers” to our military kiddos! Thank you for all you do to support our team at STEP and our military and Veteran community.

Lawrence Levinson
Wendy Liberko
Steven Lister
Dave Loiselle
Anthony Lombardo
Laura White Ludvik
Colleen Magee
Beverly Maggart
David Mannion
Christina Matthews
Lenore McFerren
Willard McGhee
Coby McInnes
Janene McIntyre
Gloria McKearney
Kimberly McKnight
Melissa Meyer
Andrew Michaels
Herbert Milgrim
Peg Millson
Aurora Lopez Miranda
Atousa Monjazeb
Jim Montoya
Judy Moursund
Maya Muilenburg
Gary Murt
Mark Murtagh
Janene Nasland
Mark Neilson
Mary Nelson
Jenni Nesbitt
Steve Nicol
Rebecca Nulty
Jacob O’Connell
Martin O’Malley
Anna Ornelas
Pence Parsons
Mary Drummond-Paterniti
Richard Pekin
Robert Pennoyer
Jim Perkins
Kathleen Peters
Theresa Phelan
Arvin Pineda
Laura Pinkham
Janice Pinkowski
Lisa Pite
Nghiep Quan
Edward Quinby
James Quinlan
Diane Racicot
Janis Rasmussen
Michael Razny
Gregory Rediske
John Reynolds
Shaun Richter
Deborah Riordan
Don Roberts
Bonnie Roberts
David Rodriguez
Helen Roiz
Tina Romano
Kurt Rommel
Dolores Rosas
Lauren Rosenberg
Paul Rosenberger
Joann Ryder
Kathleen Salmas
Greg Salomon
David Savige
Daniel Schafer
Brian Schimpf
John Schmitz
Ray and Jeannine Schnorr
Ruth See
Marvin Shappi
Pamela Shararian
Les Sheldon
Carleton Shiroma
Rick Sidney
Jeff Simons
Ryan Skaja
Katie Smith
Mark Smolin
Greg Snaer
Michele Dukes-Sponder
John Sprague
Mary Starrett
David Stepp
Roderick Stewart
John Stickle
Keith Stokes
Michael Strausz
Stuart Strenger
Dianne Sullivan
Douglas Swaim
Robert Swansstrom
Cheryl Sylvester
James Szepesy
Estela Tarano
Michael Taylor
Tony & Jackie Teravainen
Margaret Teravainen
Gary Thornton
Rob Trainor
Douglas Twining
Paul Vanderpool
Luke Vause
Elizabeth Villanueva
Vicki Volek
Zelda Wagner
Douglas Wahl
Cheri Wales
Gary Wallin
Jessica Walls
Kelly Ward
Kathleen Webber
Debby Weiner
Carl Weiscopf
Carol Wells
Lizbeth Wheeler
Steve Wheeler
Ron White
Charlotte White
Ernie Wilkins
Leo Willetts
Robert Willhite
Gloria Wilson
Ann-Marie Wilson
Chad Wilson
Victoria Winkler
Craig Wolitz
Edward Wozniak
Richard Yoakam
Maggie Young
Neil Zerbe
Jim Zortman
Thank you to our partners at Northrop Grumman for STEPping up through the holiday season. This year Northrop Grumman brought in $5,177 InKind value of toy drive gifts, a $1,200 monetary donation, and 5,875 pounds of food. We could not have pulled off such a successful toy drive without you.
As Support the Enlisted Project hits its 10-year milestone in October of 2022, we set our sights on securing our organization for the future. Your planned gift to STEP makes certain that the enlisted and recently discharged Veterans and their families will have a place to turn to during a financial crisis in the future.

**SIMPLE WAYS YOU CAN MAKE A COMMITMENT TODAY FOR A GIFT TOMORROW:**

- Include Support the Enlisted Project in your will or trust. An easy and flexible way to extend your support that costs you nothing today, this gift can be completed by adding one sentence to your will or trust.

- Donate retirement plan assets. Gifting your IRA or other retirement assets to family may result in large tax hit for those you love, but these assets pass tax free to Support the Enlisted Project.

If you’ve already included STEP as a beneficiary of your estate, please notify us, so that we can ensure your gift will be used exactly as you intended.

*For more information about planning your legacy, please contact lisa.culver@teamstepusa.org.*
By making a gift of stock to STEP you are fueling our mission to help those military families facing financial crisis.

A gift from your IRA required distribution offers an alternative to those donors who do not need the funds for living expenses and want to support the work of STEP.

Your monthly gift helps ensure that STEP has resources every day for military and Veteran families.

An online gift through our secure website is a simple and easy way to support STEP.

Gifts through the mail by check are always appreciated and saves the processing fees for credit cards.

For more information and assistance contact development@teamstepusa.org or call (858) 695-6810.