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.

★★★★
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
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

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,

Dave Schnell, CAPT, USN (Ret)
Chairman

David Schnell, CAPT, USN (Ret)
Chairman

BOARD OF DIRECTORS

David Schnell, CAPT, USN (Ret)
Chairman
Vice President
Business Development
LRAD Corp

John Farnam, Col, USMC (Ret)
Vice Chairman
Vice President
Business Operations
Receptos, Inc.

Rick Benito
Treasurer
Senior Vice President
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Greg Jackey, APMA
Secretary
Senior Portfolio Manager
Jackey/Robinson Group

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Director of Marketing
Capital Loan Associates

Richard M. Charron, SgtMaj, USMC (Ret)
Extended Learning Veterans Program Coordinator
California State University, San Marcos

Joseph J. Flynn
CEO
Auxilio

Ken R. Garber, CAPT, USN (Ret)
(Past Chairman)
Vice President
DoD Operations
PM tec, Inc.

Katie Huson
Account Executive
Classy.org

Wessal Khader
COO & Co-Owner
List Reports

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Magee Enterprises

Margaret Milson
Vice President
Metro Division Employee Experience
U.S. Bank

Lee Phillips
COO
Thrive Public Schools

Laura Pinkham, LCSW
President
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
**Financial Transparency Statement**

**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

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**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
Emergency Financial Assistance (EFA) Program Cycle 2012–2017

Approximately 7,500 Phone Calls of Interest

3,765 Online Applicants Service Members or Veterans

2,522 Complete EFA Program

33% Self-Remove from Process

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.

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.

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

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.”

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.

24,038
HOURS LOGGED BY OUR VOLUNTEERS SINCE 2012
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.”
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
- 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 Cren 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
## 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.

<table>
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<tr>
<th>Circle</th>
<th>Amount</th>
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<tbody>
<tr>
<td><strong>Guardians Circle</strong></td>
<td>$10,000+</td>
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<tr>
<td><strong>Defenders Circle</strong></td>
<td>$5,000+</td>
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<tr>
<td><strong>Liberty Circle</strong></td>
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<tr>
<td>(Veterans)</td>
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<tr>
<td><strong>Tried and True</strong></td>
<td>Any</td>
</tr>
<tr>
<td>(3+ consistent years)</td>
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</table>
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
Frederic & Shirley Dahms
Kara Dallman
Danny & Denise Davis
Kevin Davis
Danielle Dawley
Philip Delgadillo
Dell Giving
Andrew Demma
Nellie Desai
Chuck DeWent
Mike Diaz
Douglas Dicare
John Dinius
Keith & Nancy Dock
Laura Dolata
Michael & Linda Dorn
Kenneth Dorren
Frank Dougherty
Michael & Kerri Dowling
Michelle Dukes
Mary Jo Duvall
David Dwyer
Dan Edwards
Romelia Edwards
Richard Eger
Matthew Eichenbaum
David & Barbara Ellis
Randy Engel
Marilyn Engelder
Emil Erickson
Diane Erk
Raymond Ernst
Escondido Emblem
ESSential Foundation
Paul Evans
Tom Fall
William & Linda Farmer
Bentley Farnell
Harri Fenske
Michael & Paulette Feraldi
Steven Ferriot
Ed Fialkowski
Fidelity Investments
Charlene Fink
Raymond Firestone
Jessica Fischer
Joseph Florio
Joe Flynn
Ahmad & Victoria Forouzandeh
Forward Slope
Ron Foy
Patrick Frazier
Freeman’s Construction
Jacob Frenz
Bob Friar
Jeffrey Friedli
Bruce Friedman
Donnie Furrow
Tom & Leslie Gabehart
Brian Gahran
Ciomara Galeano
Alexandro Galindo
Pamela Galowich
Martin Garabedian
Kenneth Garber
Ralph Garcia
Lindsay Garrity
Amy Gates
Paul Gates
Matt & Tonya Genovesi
Daniel George
Miles Georgi
Ronald & Gloria Gerak
Jeanine Giacomini
J.M. Gillman
Mark Glasser
Gary Glaser
Brandon Gilchrist
Michael Goldberg
Douglas & Linda Gordon
Rebecca Gower
Peggy Graham
Jack & Susan Grasberger
Kathleen Graves
Serena Greenwood
Greg’s Automotive
Gagandeep Grewal
Jen Griffin
Terri Griffin
Gretchen Griswold
Michael Grosswald
Sandra Hagood
Peter & Barbara Halle
John Hank
Rebecca Hank
Ryan Harrington
Mark Harris
Michael Harris
Brett Harrison
Greg Hartness
Randy Hartshorn
Linda Hasson
Alma Hazzard
Geoffrey Heberle
Jon & Sandra Hemming
Lacy Henagin
Justin & Rachel Henderson
Wilmer Hendrickson
Greg Henk
Julio & Joan Herdocia
Barbara Herr
James Hettinger
Samuel Hill
Tyler Hill
Gary Hoffman
Gatlin Hoffman
Shawn Hoffmann
Jon Hofstetter
Matt Holder
Andrew Holets
Charles Hopkins
Darrell & Honorata Horne
Stephen Horvath
Bill Hosack
Noshir Khambata
Tae & Sallay Kim
Bryan King
Nancy Kirby
Jennifer Knipp
Jacob Koff
Sara Kofman
James Kopplin
Gordon Kugler
Timothy LaFleur
Sarah Lamade
Jeffery & Lisa Lamont
Joy Lane
Nancy Larner
Kenneth Larsen
Heidi Lawler
Fred Lear
Maximilian Leigh
Lawrence & Sharon Levinson
Linda Lewiston
Steve & Wendy Liberko
Steven Lister
Deborah Loeffler
Donna Loken
Pedro Lopez
LPL Financial
Lisa Ludvik
Matthew Ludvik
Nancy Ludvik
Jon & Ann Ives
Wendell & Terri Iwatsuru
Jordan Jenkins
Brent Johnson
John Jones
Katie Jordan
Dwayne Junker
Monica Kaiser
Paul & Ladonna Kaneshiro
Elliott Kastner
Gale Kavanaugh
Steve Keblish
Sean Kelly
Jack Kersell
Karen Keyser
$1–$999, CONTINUED

—

16 | SUPPORT THE ENLISTED PROJECT
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

<table>
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<th>Name</th>
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<th>Name</th>
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<th>Name</th>
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<td>Lyndon Shaftoe</td>
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<td>Trident Society</td>
<td>Les Wayserski</td>
<td>Philip &amp; Barbara Williams</td>
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<td>Marvin Shappi</td>
<td>Connie Stroud</td>
<td>Twin Oaks Golf Course</td>
<td>John &amp; Eleanor Weber</td>
<td>Robert &amp; Audrey Williams</td>
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<td>United Way</td>
<td>Carl &amp; Charlene Weiscopf</td>
<td>Frank Williamson</td>
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<td>Philip Wells</td>
<td>Wendell &amp; Gloria Wilson</td>
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<td>Tyler Sylvester</td>
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<td>Tom Wester</td>
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<td>David Smith</td>
<td>Vivien Tao</td>
<td>Franklin Uram</td>
<td>Western Digital Corporation</td>
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<td>Ken &amp; Sharon Smith</td>
<td>Jacob Tarter</td>
<td>Kim Valdez</td>
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<td>Ryan Smith</td>
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<td>Charles Van Duke</td>
<td>Janis Whitaker</td>
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<td>Scott Smith</td>
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<td>Bruce &amp; Stephanie Sneed</td>
<td>Larry Taylor</td>
<td>John &amp; Angela Varpi</td>
<td>Laura E. White</td>
<td>Garland Wright</td>
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<td>Richard Sobczak</td>
<td>Jonathon Teed</td>
<td>Jim &amp; Gay Ver Steeg</td>
<td>Ron &amp; Charlotte White</td>
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<td>Ed Southcott</td>
<td>Tim Teichert</td>
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<td>Moises Villapart</td>
<td>Ryan White</td>
<td>Mohamed Youssef</td>
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<td>Taylor Stenman</td>
<td>Arlene Tendick</td>
<td>John Vojtas</td>
<td>William White</td>
<td>Eric Zebold</td>
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<td>Greg Stenzel</td>
<td>Thrivent Choice</td>
<td>Paul &amp; Ann Walker</td>
<td>Ruth Whitmoresee</td>
<td>Herman Zeller</td>
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<td>David Stepp</td>
<td>George Tolnay</td>
<td>Cliff Wall</td>
<td>Margaret Wickman</td>
<td>Peggy Zirlin</td>
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<td>Ty Stewart</td>
<td>Elizabeth Tolo-Rappolt</td>
<td>Duncan Wallace</td>
<td>Leo &amp; Kathryn Willetts</td>
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<td>Gaylord &amp; Nylene Stickney</td>
<td>Berna Tomkinson</td>
<td>Michael Wallace</td>
<td>Kristopher Williams</td>
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<td>Tiffany Tran</td>
<td>Vicki Wallace</td>
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<td>Greg Walt</td>
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</tbody>
</table>

### IN-KIND

- 211–Courage to Call
- A New Team Adventure, LLC
- AAMCO, Prestige Automotive Services, Inc.
- Aaron Chang Ocean Art Galleries
- Adriana Reif
- Allan Schmidt
- Allison Palermo
- Alpha Graphics
- Alpine Rock & Block
- Alvarado Institute of Skin Care
- Alyssa South
- American Legion Encinitas Post #416
- American Legion Newport Harbor Post #291
- American Veterans (AVETS)
- Amy Fernandez
- Angelus & Lawrence Jimenez
- Angie Haag
- Anne Malinoski
- Anton Muela
- Apri Brimberry
- Ashley Glessner
- BSE Engineering
- Buona Forchetta
- CA Coast Credit Union Caliber Collision Calvary Christmas Angels Candy Hartman Carlsbad Food Tours Cathy Gill Certified Transmission Santee Champagne Quilters Channa Guy Charlotte White Chase Murphy Cheryl Debois Cheryl White Chris & Amy Rogers Christ Church Thrift Shop Christine Garcia Christine Juarez Christy Anderson Church at Rancho Bernardo Cindy Pearce

96 INDIVIDUALS GENEROUSLY SUPPORTED THE $100,000+ MATCHING GIFT CAMPAIGN, RAISING MORE THAN $131,000

- City Beach Boutique
- Cobra PUMA Golf
- Colleen Calahan Congregation Beth Israel
- Connie & Aoife Athans Corvette Super Sports Club of Tustin Cory Wilkins Dan Koravos Danielle White David Holcomb Deb Schrakamp Deborah Brogoitti Deborah Holland Dianne Sullivan Dinne Law Disney Store #910
- Disneyland Resort, Community Relations
- DLA Piper LLP
- Drew Williams Dwayne Junker Edward & Kerrie Quinby El Cajon Harley-Davidson El Camino Country Club Elizabeth Lasker Erin Collins Escondido Republican Club Farmers Insurance of Spring Valley First Time Real Estate
FOCUS (Friends of Children United Society)
Fox Sports San Diego
Fred Wolf
Gafcon
Gerrie Calhoun
Greg & Denise Dorin
Greg Jackey
Greg Ninberg
Heather Coin
Home Depot Foundation
HomeStreet Bank
IOMAXIS
Island Bookkeeping
Ivan Ortiz
Jackie Russell
James & Heather Martello
James Palmer
JC Golf Resorts
JCC Shalom Baby
Jean Richardson
Jean Young
Jeff Glover
Jennifer Eisert
Jenny Higgins
Jerry & Patty Seymour
Jessica Kretzer
Jewish Family Service
Jill Berarducci
Jim Kellogg
Joan Parro
Jodi Nearing
John Mul lender
Jose Viante
Just Tennis, Inc.
Justin Smith
Kae Pugh Bridge Club
Kaitlin Douglass
Kara Rittenhouse
Karen Grossman
Katherine Ballinger
Katherine Lock
Kathi Bradshaw
Katie Huson
Kenneth Coveney
Kenneth Garber
Kenneth Morgan
Kopari, Inc.
Lambs of Faith Preschool
Laura Dolata
Laura Galinson
Laura E. White
Lee Dyer
Lee Phillips
Leichtag Foundation
Linda Kaess
Lindsay & Brownell, LLP
Lois Tubandt
Lori Satterfield
Lucy Dugger
Luisa Kennison
Lynda Endicott
Manuel Ramos
Marcia Charest
Margaret Carey
Margie Himes
Maria Anderson
Marilyn Torchia
Marion DeWolf
Mark Desmarais
Marnie Fay
Mary Jane Leonard
Mary Peacock
Mary Wood
MCCS at Marine Corps / Recruit Depot
Medieval Times
Dinner & Tournament
Medtronic Neurovascular
Meg Lemo
Merrill Lynch of San Diego
Michael & Linda Dorn
Michelle Myhra
Microsoft Store
Mira Mesa Lions Club
Miramar Transmission
Motiv San Diego
Mundoval Capital Management
Nancy Trowbridge
Navy Federal Credit Union
NBC 7 San Diego
Nicole Middleton
Nicole Miller
Nina Pisano
Oceanside Transmission
Pat Klier
Patrice Miller
Patricia Cassell
Patricia Haslet
Patriots and Paws
Peg Millson
Peggy White
Phil Saenz,
Southwestern University
Point Loma Library
Point Loma Nazarene University
Point the Way Foundation
Positive Adventures
Poway Weapons and Gear Range
Processing Point
PRP Wine
International, Inc.
Ralph & Julies Ziegler Realty Income, Inc.
Rebecca Freivald
Recycled Rides
Reef Point Realty
Replica Printing
Rick Benito
Rick Collins
Roberta Salyer
Ronald Robertson
Rosemary Holmes
Sabrina Hill
Salt Creek Golf Course
San Diego Gulls
Hockey Club
San Diego Natural History Museum
San Diego Padres
San Diego State University
Sandi Meyer
Scraps Health
SeaWorld San Diego
Sentre Partners
Senator Toni Atkins Office
Serena Moriarty
Shannon Jensen
Sharon Hill
Shawn Hoffmann
Slaters 50/50
Soldiers’ Angels
South Coast Plaza
Speaker Emeritus, 78th District
Stephen Kehle
Sue Bartolini
Sue Peterson
Susan Lorenzen
Susan Roush
Susan Tharp
Tempur-Pedic
Teresa Long
Teri Gould
Terry Magee
The Lot, La Jolla
The Lot, San Diego
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
Tony & Jackie Teravainen
Tonya Genovese
Trident Society
Trudy Johnson
United Through Reading
USO San Diego
USS Midway Museum
Veterans Association of North County
Veterans Museum
Veterans of Foreign Wars Motorcycle Club
Veterans of Foreign Wars Post 3787
Veterans of Foreign Wars Post 4089
Veterans United
Home Loans
Viado
Wagner Family
West Pac Securities
Windsong Apartments
Yale Chase
YAM Teens About Goodness
Zachary Dykema

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**

SAN DIEGO REGIONAL CHAMBER
VETERANS HONOR ROLL MEMBERS
STATE OF CALIFORNIA
SENATOR JOEL ANDERSON
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.

★★★★
KRYSATL, 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
9951 Businesspark Ave.
Suite A
San Diego, CA 92131
(858) 695-6810
www.stepsocal.org

Orange County Office
1631 Sunflower Ave.
Suite C34
Santa Ana, CA 92704
(714) 444-0075

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