Springboard Offices

CALIFORNIA  Los Angeles County
            Orange County
            Riverside County
            San Diego County

NEVADA  Clark County

ARIZONA  Maricopa County

TEXAS  Bexar County

NEW MEXICO  Bernalillo County

MASSACHUSETTS  Middlesex County

SOUTH CAROLINA  Charleston County
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Board of Directors

Executive Committee

Todd Emerson, Ex-Officio,
President and CEO of Springboard

Rev. Dr. Steve Wright, Chairperson
Pastor, Village Presbyterian Church

Curtis Paradzick, Vice Chairperson
Vice President of Sales for Vector Resources, Inc.

Ethan A. Horn, Treasurer
Attorney with Simon, Eddins & Greenstone LLP

Meredith Chillemi, Secretary
Senior Director of Social Services for Life Steps

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Vice President of James Perse Furniture

Stacie Anctil, At Large
Senior Vice President of Pricing for Pacific Investment Management Co., LLC

Board of Directors

Steven Clark
Mike Fraschilla
Denis Gitschier
President & CEO's Message

I have spent the better part of my life pursuing educational goals, whether personal or professional. Because of this, I constantly try to engage my mind in areas that will enable me to grow. I feel this is necessary for anyone’s continued maturity and development, and I believe that if you constantly challenge yourself and push your own personal boundaries, success will surely follow. This is something that was instilled within me at a very early age, and I believe that I am better for it.

Springboard is no different from my beliefs in its continued growth and constant urge to push the boundaries of the industry. Every year, I am constantly amazed at the number of consumers we have been able to educate and counsel, and 2011 was no different. The Springboard family of companies was able to counsel and educate more than 101,000 individuals and families in confidential one-on-one counseling sessions. We were able to achieve this milestone with one thing in mind; we have to change the way our industry operates and find other ways to help our clients. We did this by once again expanding our business model and pushing past our boundaries.

In addition, the education and community outreach team delivered 447 face-to-face financial literacy workshops, educating 7,270 attendees. Additionally, the team’s distance learning Financial Instructional Training (“FIT”) Academy reached another 3,914 participants via the Internet and delivered 16 live financial literacy webinars with 199 attendees. In total, the team reached 11,383 consumers through educational programs provided free of charge to the participants from the general public.

Springboard Solutions, now in its second year of operations, has 250 employees and has been able to make California the leading state for homeowners assisted via the United States Treasury’s Hardest Hit Fund®. We will continue to offer our People, Process, and Systems to the industry for new programs.

2011 marks another impressive year for Springboard and the credit counseling community. We laid the ground work and planning for the formation of our multifamily affordable housing company, Springboard Housing, which was launched to meet one of the basic needs of life – housing. That dream was realized in the first quarter of 2012 and we are looking forward to fulfilling our mission and delivering our message, while rounding out the important work that Springboard is able to do on a daily basis.

Further expansion of the credit counseling model and our constant pursuit to educate and improve more lives has never been so defined as at this time in our history. We are proud to announce the formation of Springboard Multifamily Affordable Housing, a full-service, socially conscious management company that will strive to improve lives on a daily basis.

Todd Emerson
President and CEO
Springboard Solutions, LLC

Springboard Solutions, LLC was established in August 2010 as a full-service entity providing program administration and outsourced services to government agencies, nonprofit organizations, and financial institutions assisting families and individuals in need of financial assistance, education and counseling. The company is a subsidiary of Springboard Nonprofit Consumer Credit Management, Inc. and as 2011 came to a close the subsidiary had expanded to 250 full-time associates.

In August 2010, the California Housing Finance Agency Mortgage Assistance Corporation (“CalHFA MAC”) selected Springboard Solutions as the fulfillment-centralized processing center for the Keep Your Home California homeowner mortgage assistance program. In just under 5 months time, the operations center went live taking new homeowner applications for the disbursement of approximately $2 billion that was awarded to the State as part of the U.S. Treasury’s “Hardest Hit Fund®”. Springboard Solutions is pleased to partner with the State of California in ranking first among the 18 Hardest Hit Fund® states and the District of Columbia in the total number of homeowners assisted and total funding allocated through the program, and are honored to be affiliated with a program designed to help California borrowers remain in their homes and avoid foreclosure.

As the nation’s housing landscape continues to shift, Springboard Solutions is equipped to provide program administration for a number of government programs created to assist troubled homeowners. In addition to managing the Keep Your Home California program, Springboard Solutions manages a bi-lingual call center that supports the State of Nevada’s Hardest Hit Fund® and provides the cutting-edge software that is used to process the files for Nevada homeowners at risk of foreclosure.

Aaron Horvath, President
Springboard Solutions, LLC
Springboard Solutions
Company Overview

Springboard Solutions’ program administration and outsourced services provides people, process, and systems to government agencies, nonprofits and financial institutions assisting families and individuals in need of financial assistance, education and counseling.

Company Highlights:

- Captive Central Processing Center for $2billion California Hardest Hit Funds, a U.S. Treasury Program
  - Built operation within 60 days of contract
  - Full service provider
    - Triage Services
    - Counseling Services
    - Processing Services
    - Eligibility Services
- Call Center and Software provider for $200million Nevada Hardest Hit Funds, a U.S. Treasury Program
- Scalable operations, over 250 full time employees with extensive financial services and mortgage experience
- Bilingual staff and multi-language translations service (over 120 languages)

Springboard Solutions is proud to be a partner with the State of California and ranked #1 for the U.S. Treasury Hardest Hit Funds Program out of 18 states and the District of Columbia:

- #1 Total Homeowners Assisted
- #1 Total Funding Allocated
- #1 Principal Reduction Assistance
- #1 Unemployment Mortgage Assistance
Education

Helping People Move Up in the World ….

When Springboard first opened its doors in June 1974, no one would have imagined the troubled housing and financial waters our nation would face in the coming years or the advances in technology that continue to evolve year after year. In the midst of unprecedented challenges faced by individuals and families from all walks of life, Springboard has remained committed to the vision set forth by our founders to provide high quality education and counseling at all times. Today, we still exist for that purpose - to serve the community and educate consumers.

Since 1974, Springboard has touched the lives of 2.4 million people nationally. Our Education and Outreach Team has impacted the lives of thousands of parents, young adults, and teachers through seminars, workshops and educational materials on such topics as budgeting, using credit wisely and identity theft awareness and prevention. Springboard’s certified educators are frequently called upon to present workshops and seminars at social service organizations, community groups, school or college campuses, military bases, and neighborhood businesses. Another objective in Springboard’s education workshops and counseling efforts is being both “proactive” (paycheck planning) and “reactive” (job loss) in serving the needs of the low to moderate income communities.

Springboard has been recognized by the United Way of the Inland Valleys for its support of the organization’s MoneyWork$ program, which provides free money management workshops in the workplace, schools and at public centers. Springboard was honored with the United Way’s Community Initiative Partner Award for community leadership.

Melinda Opperman, Springboard’s Senior Vice President of Community Outreach and Industry Relations
Advances in technology allow Springboard to reach even more consumers nationwide through its Financial Instructional Training (FIT) Academy, an online financial education learning center that is accessible 24/7 from the comfort of home or any mobile device. The FIT Academy courses teach consumers practical skill-sets to manage their credit, debt, household expenses, and personal finances.

Springboard’s educators also deliver pre-purchase and first-time homebuyer education classes that prepare consumers for the responsibility of homeownership. We delight in helping people move up in the world.

As a trusted community resource, Springboard has earned the admiration of local and national elected officials, civic organizations and the military community of California. We look forward to expanding our borders and continuing our service to this great nation.

Springboard took the lead in Southern California’s Inland Empire region by bringing identity theft protection and awareness education to consumers during National Protect Your Identity Week. Springboard recognized its community partners for helping make its annual shred event a huge success. Pictured (l to r) are representatives from SmartRiverside; the United Way of the Inland Valleys; Cintas Document Management; and Sheri Stuart, Springboard’s Education Manager.

Springboard’s P.E.A.R.L.S. (Preserving, Earning and Acquiring Real Life Skills) series addresses the unique financial needs of women. Pictured (bottom, second from left) is Lori Lamb, Springboard’s Credit Education Supervisor with members of Downey Federal Credit Union who completed the six week series.
S.E.R.V.I.C.E.
A Good Corporate Citizen . . .

Springboard’s S.E.R.V.I.C.E. committee helps put a smile on the faces of local community children and their parents through generous donations and acts of community service all throughout the year. The S.E.R.V.I.C.E. committee is comprised of volunteer associates who are dedicated to making a difference in the community, above and beyond their day-to-day job responsibilities at Springboard.

S.E.R.V.I.C.E. stands for Springboard Employees Recognize Volunteerism In our Community & Environment.

During the holidays, the S.E.R.V.I.C.E. committee partnered with the U.S. Marine Corps Reserve Toys for Tots Program to collect new, unwrapped toys for children living in Riverside and San Bernardino counties. Thanks to the kindness of Springboard associates, the holidays were brighter for children and their families living in our local communities.

Local area children and their parents needing assistance with the purchase of back-to-school supplies got

Mary Cardenas, Springboard’s Senior HR Generalist, loads up her car with backpacks ready for delivery in the Inland Empire.
some much need help from Springboard. The S.E.R.V.I.C.E. committee coordinated a charitable backpack giveaway that allowed Springboard to donate 100 backpacks stuffed with school supplies to students enrolled in Pre-school through 12th grade. The S.E.R.V.I.C.E. committee held multiple fundraisers, including a company-wide bake sale to raise funds to purchase the backpacks, which were distributed to students in Riverside, San Bernardino, Upland and Victorville. The S.E.R.V.I.C.E. committee collaborated with LifeStream and country western radio station K-FROG 95.1 FM and 92.9 FM in support of the 12th Annual K-FROG “Leap for Lives” Blood Drive, which was held at donor locations throughout San Bernardino and Riverside counties, including Springboard’s Riverside headquarters. The annual blood drive helps with the more than 500 donations of lifesaving blood that are needed each day to meet emergency and ongoing patient needs in Southern California. Springboard associates donated 76 pints of blood in support of the event.

The S.E.R.V.I.C.E. committee reflects the core values of the organization – Integrity, Quality, Excellence and Compassion.
Credit and Debt Counseling

Restoring Individuals and Families Back to Financial Health …

When a client walks through our doors or reaches Springboard’s national call center, our team of certified financial counselors is ready to help, not judge. We understand that every individual situation and every family circumstance is unique. In response, Springboard’s financial counselors provide the highest level of counseling, personal budgeting assistance, educational and referral resources necessary for clients to handle their own finances and manage their debt. In 2011, Springboard counseled more than 58,000 consumers nationwide in the areas of credit and debt, debt management and bankruptcy. Whether a client chooses to enroll in a debt management plan or pursue bankruptcy, our goal always is to help individuals and families find their way back to financial health.

Tiffany and Anthony Pedroza of Corona are one of five families now on the road to financial recovery after winning Experian's Live Credit Smart Challenge. Each winner received $5,000 to help pay off debts, credit information from Experian and a session with a counselor from a local NFCC member agency. Springboard provided face-to-face counseling to the Pedrozas, and developed a personalized action plan for the couple to follow in paying off their debt and taking control of their finances.

Thank you for giving me a second chance. In this economical life we live for credit is everything and Springboard as a life saver.....I did witness the power of compassion and understanding a great company like yourselves to assist individual like myself and others in time of crisis.....

A great big THANK YOU.

Cindy A.
Ontario, CA
Housing Counseling

Helping Clients Find a Workable Solution . . .

When the nation’s housing and financial crisis began to unfold, Springboard was among a select group of HUD approved housing counseling agencies called upon to help individuals and families maneuver unknown territory. In 2002, Springboard was one of three original nonprofit agency partners of the Homeownership Preservation Hotline. Since that time, Springboard has assisted hundreds of thousands of clients nationwide find a resolution to their housing needs. On a local scale, Springboard frequently collaborates with other nonprofit agency partners, elected officials and financial institutions to support distressed homeowners seeking a workable solution to their circumstance. Since the housing crisis began, Springboard has provided confidential phone and face-to-face housing counseling to more than 250,000 homeowners.

As a comprehensive housing counseling agency, Springboard also provides pre and post homebuyer education, land/lord tenant counseling and reverse mortgage counseling. Springboard financial counselors are well trained and ready to provide assistance to individuals and families regardless of their housing needs.

We work tirelessly on behalf of every client knowing that behind every counseling session there is an individual or family counting on Springboard to make a difference.

Springboard was among the HUD-approved housing counseling agencies providing face-to-face counseling services to individuals and families attending a foreclosure prevention summit at Water of Life Community Church in Fontana, California. The event was part of the Inland Empire Faith-based Home Preservation Network, an innovative project launched by Citibank (“Citi”) to bring foreclosure prevention counseling and loan modification assistance directly to the faith-based community.

(L to R) Springboard Financial Counselor Sergio Tolossa; Chi Tran, Vice President of Citi Community Development; and Springboard Financial Counselor Veronica Ronquillo.

Mr. Roa,

I would like to take this opportunity to thank you for all your assistance with regards to my financial and mortgage issues. During these economic times it becomes stressful and upsetting for those of us who see no way out. Your assistance and friendly demeanor not only put my mind at ease, it helped me to realize that there are programs and business’s that can and are more than willing to help. For every question I had, you had an answer for. For every doubt and “what if” I threw at you, you curve-balled it back at me with an even better answer and/or solution. You obviously knew what you were doing! With that, I’m happy to say that our bank has offered us a home loan modification that will lower our monthly payment by more than $300.

You are truly a blessing Mr. Roa and I am truly grateful for all your assistance. I wish there were more people like you in the world. If there were, this world would be a better place!

Please forward this email to your supervisor/s so that they know what a model employee and asset you are to their company.

Once again, I thank you for everything and May God Bless you!!

Yolanda C.
San Bernardino County
2011 Counseling and Education Stats
Company Overview

Springboard conducted 101,397 counseling sessions in 2011. Springboard’s highly trained team of financial counselors provided assistance to consumers nationwide in the areas of foreclosure prevention, consumer credit and debt, reverse mortgage, bankruptcy pre-filing and debtor education.

Springboard’s education and community outreach counselors conducted 447 financial literacy workshops in-person with mostly low-to-moderate income households on topics including, budgeting, money management, understanding credit reports and scores, and identity theft prevention. The team traveled throughout Riverside, San Bernardino, San Diego and Los Angeles counties delivering interactive workshops to 7,270 youth and adults combined.

As the community has come to rely on Springboard, we’ve expanded the ways consumers can reach us nationwide. Through Springboard’s Financial Instructional Training (FIT) Academy, the agency’s new e-learning portal, 3,914 consumers signed on to gain important financial knowledge an 199 attended our interactive Webinars. The FIT Academy offers the opportunity for consumers to expand their knowledge and understanding.

<table>
<thead>
<tr>
<th>Service</th>
<th>Count</th>
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<tbody>
<tr>
<td>FIT Academy and Webinars</td>
<td>4,113</td>
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<tr>
<td>Reverse Mortgage Counseling</td>
<td>4,423</td>
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<tr>
<td>Credit and Debt Counseling</td>
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<td>Financial Literacy Workshops</td>
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<td>Bankruptcy Debtor Education</td>
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<td>Bankruptcy Pre-filing Counseling</td>
<td>29,847</td>
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<tr>
<td>Foreclosure Prevention Counseling</td>
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2011 Financial Overview

Income: $26,790,000
Expenditures: $24,774,000
Increase in unrestricted net assets: $2,016,000

Client Profiles

Income

- Under 50% AMI ........ 66%
- 50% to 80% AMI ........ 12%
- 80% to 100% AMI ........ 6%
- Over 100% AMI ........ 16%

Client Demographics

Age

- Under 18 ............. .06%
- 18-24 ............... .44%
- 25-34 ............... 11%
- 35-44 ............... 24%
- 45-54 ............... 29%
- 55-64 ............... 21%
- 65 or older ........ 14%
- Not provided ...... .5%
Bea Cortes Counselor of the Year Award

Springboard’s 2011 Counselor of the Year is April Landry.

Annually, Springboard selects one financial counselor as the Counselor of the Year. This prestigious recognition is based on performance and the demonstration of Springboard’s core values – Integrity, Quality, Excellence and Compassion. The Counselor of the Year Award is given in memory of Bea Cortes, a Springboard financial counselor who exemplified the agency’s core values together with optimism, a strong work ethic, and dedication to Springboard’s clients.

April Landry is an exceptional financial counselor who brings passion and the highest level of professionalism to Springboard’s mission of promoting and providing financial literacy education for all consumers. April joined the Springboard family in 2008. She has strong leadership qualities that are demonstrated by her flexibility and willingness to go the extra mile for the better delivery of services to our clients.

April is a seasoned financial counselor. She has extensive knowledge of Springboard’s counseling services, including foreclosure prevention, bankruptcy and credit and debt management. As a result of her broad knowledge, April was promoted to Super Counselor in 2011.

In addition, April takes the initiative to train and coach new counselors. She is one of the first to welcome new counselors to the Springboard family. She serves as a positive role model and makes herself available as a mentor to associates new to the Springboard family. April is always willing to learn new regulations and share her knowledge with her peers. April is a generous and kind individual who often volunteers as the designated carpool driver for Springboard’s community outreach team that is frequently dispatched from Riverside, California to provide face-to-face counseling to distressed homeowners in Los Angeles, San Diego and Riverside counties. April takes great pride in her work and genuinely cares for the clients she counsels.

April has said, “I visualize each person as out in deep water, waving their arms, ready to drown, and then I come up with all the ways to throw them a life ring and rescue them.”

April is an exceptional counselor and we are pleased to congratulate her on being named the Bea Cortes Counselor of the Year.
Community Outreach Counselor of the Year Award

Springboard’s Community Outreach Counselor of the Year is Jennifer Rodriguez.

The Community Outreach Counselor of the Year Award recognizes a financial counselor who has consistently demonstrated outstanding excellence in advocacy and made a significant contribution to the community. Jennifer Rodriguez is the clear choice for this year’s award.

Jennifer joined the Springboard family in November 2005 as a financial counselor. In 2011, she volunteered to work at 13 Home Preservation Clinics held throughout San Bernardino, Riverside, Los Angeles and San Diego counties. Jennifer has provided one-on-one counseling to both distressed English and Spanish-speaking homeowners. She has become a familiar and welcome face at home retention clinics hosted by elected officials, government agencies and the faith-based community.

Jennifer is a seasoned financial counselor who has earned the respect of her peers. Jennifer has earned certifications with the National Foundation for Credit Counseling as a Certified Consumer Credit Educator; Certified Consumer Credit Counselor and Certified Housing Counselor. She is extremely knowledgeable of the housing and consumer credit counseling industry. She has a passion for helping people and with her extensive knowledge has educated many individuals and families on the options available to them as they sought to maneuver our nation’s mortgage crisis. She is a trusted community advocate who treats every client with care and dignity.

Jennifer is a shining example of Springboard’s mission to improve lives. We congratulate her on being named the Springboard Community Outreach Counselor of the Year.
Springboard Solutions Counselor of the Year Award

Luis Arias is the 2011 Counselor of the Year.

Luis has served as a Springboard Solutions counselor working in multiple areas, including foreclosure prevention, consumer debt counseling and “Safe Haven,” a program designed as a one-stop shop to identify the counseling services most appropriate to meet our client’s needs. Luis’ role as a financial counselor requires vast knowledge of numerous budgeting, credit resolution and related programs across multiple departments.

In 2010, Luis joined the Keep Your Home California entity as a senior counselor, the role he holds today. Luis is a natural leader and his contributions to the Keep Your Home California program are numerous.

One of the many examples of his excellent service occurred during an eight-week marketing campaign in which call volume doubled, Luis was appointed as a counseling Team Lead. His role was to assist other counselors with understanding and executing the many procedural changes necessary to support the marketing campaign. Luis was a clear choice for the team leader role. After the eight-week project was completed, counselors were asked to provide feedback on the team leaders assigned to them. Following are comments Luis received from his colleagues:

“Luis has a great attitude and a calm voice. If he doesn’t know the answer, he will locate the answer.”

“Luis was always available to answer any questions that I had.”

“I enjoyed working with Luis because he was always courteous and looked after my team whenever we needed anything.”

Luis has volunteered to participate in many community outreach activities, including major events sponsored by banks at such venues as the Ontario, California Convention Center and Staples Center in Los Angeles. These events typically attract hundreds of thousands of homeowners in need. His role has been to meet with homeowners in person at these events, provide complete program information and counsel homeowners on the spot.

In addition, Luis has served on several charitable event committees and participated in such activities as feeding the homeless, fundraising activates to benefit low-to-moderate income school students by providing backpacks full of school supplies. Luis has also performed work with homeless shelters.

Luis’ selection as Counselor of the Year for Springboard Solutions is unanimously supported by his peers and the Springboard Solutions management team. Luis is very deserving of this recognition and we congratulate him on this award.

Luis Arias, Springboard Solutions’ 2011 Counselor of the Year
Dianne Wilkman Scholarship Award Winner

The recipient of the 2011 Dianne Wilkman Scholarship Award is Krista Ornelas, a senior at California State University, San Bernardino (CSUSB). The Dianne Wilkman Scholarship Award was established in 2007 to honor Dianne Wilkman, who was President and Chief Executive Officer of Springboard from 1992-2007. Dianne received her MBA from CSUSB’s College of Business and Public Administration. Krista was selected to receive the prestigious Dianne Wilkman Scholarship award because she exemplifies Dianne’s legacy of passion, vision and dedication.

Krista grew up in Colton, California where she graduated from high school in 2008. Immediately after graduation, she secured her first job to help pay for school and family expenses. Krista attended community college and earned an Associate’s degree. She subsequently transferred to CSUSB to further her education. In the spring of 2012, Krista will receive her Bachelor of Arts degree with a concentration in Public Administration.

The Dianne Wilkman Scholarship Award promotes education by rewarding students entering their junior or senior year at CSUSB’s College of Business and Public Administration with $2,500. Preference is given to students who are among the first generation in their family to attend college and who are working while pursuing an education.

Krista is the first in her family to attend college. She hopes to obtain a job in a nonprofit organization after graduation. Krista looks forward to a promising career and fulfilling her desire to help communities in need.

Dear Todd Emerson:

I am extremely grateful to have been chosen as the recipient of the 2011-12 Dianne Wilkman Scholarship. I acknowledge this funding as a tool in helping me succeed in life. Thank you, Mr. Emerson, for your enduring support. I truly appreciate all of your generosity.

Krista Ornelas

Krista Ornelas, Springboard's 2011 Dianne Wilkman Scholarship Recipient
Be Money Wise Annual Youth Poster Contest

Springboard’s annual youth poster contest has become a signature event for the organization. Since 2006, Springboard has offered students from 3rd through 12th grade an opportunity to participate in this highly anticipated contest that combines creative expression with important lessons on financial matters. In addition, the contest offers an excellent opportunity to work with, and educate, teachers, students and parents on the importance of wise money management. The lessons students learn by participating in Springboard’s annual youth poster contest will follow them into adulthood.

This initiative is chaired by Springboard education coordinator, Michelle Jones. Her work includes visits to elementary, middle and high schools to present a comprehensive series of financial literacy seminars to student audiences. Since the first poster contest was introduced to the community, Springboard has received nearly 500 entries from students attending public and private schools throughout Riverside and San Bernardino counties. A panel of community stakeholders is invited to serve as judges for the poster contest. The panel of judges selects one winner from each of the three grade specific categories. A Chairman’s Award winner selected by Springboard is also recognized. The posters are judged on expression of theme, artwork, style, content and overall creativity. Each winner receives a trophy, certificate and $200 savings bond from Springboard. The students and judges are recognized at a luncheon held in their honor at the Historic Mission Inn in Riverside.

Pictured (l to r) are Springboard’s Youth Financial Literacy Poster Contest Partners: Kathy Gault of Arrowhead Credit Union; A. Majadi of the Boys & Girls Club of San Bernardino; Todd Emerson, Springboard President and CEO; David Hahn of Bank of America; Adán Gomez of CA State Assemblymember Wilmer Amina Carter’s office; and Marcelino Serna of the San Bernardino City Unified School District.

Springboard congratulates this year’s poster contest winners (seated l to r)

Rosa Hernandez
(Chairman’s Award Winner);
Phillip Jackson
(High School Winner);
Henachi Williams
(Middle School Winner); and
Robert Serna (not pictured)
(Elementary School Winner).
Top Contributors

- Homeownership Preservation Foundation
- National Foreclosure Mitigation Counseling (NFMC)
- Citibank, N.A.
- U.S. Department of Housing and Urban Development (HUD)
- JPMorgan Chase & Co.
- Bank of America
- HSBC
- Capital One
- Wells Fargo & Co.
- Discover
- US Bank
- Citi Residential Lending
Promoting Financial Literacy
4351 Latham Street
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1.800.947.3752