



Houston Money Week

2016 Impact Report

About

Houston Money Week

Houston Money Week (HMW) is a community-wide financial education initiative that empowers families and individuals to be successful in making financial choices. HMW serves individuals, families, veterans and small business owners across the greater Houston area, offering free financial education events and raising awareness of community resources.

Program goals are achieved through the collaboration and coordinated efforts of organizations across Houston and the surrounding counties. HMW partners—businesses, financial institutions, schools, libraries, nonprofits, government agencies and media outlets—come together each year in April to emphasize the importance of financial education, inform consumers where they can get assistance, and provide free educational seminars and activities. Events are open to

all demographics and income levels but focus primarily on serving low- to moderate-income populations—those most impacted by financial education.

In 2016, HMW increased its reach into Spanish-speaking communities, partnering with Univision Communications radio and TV for the second consecutive year and participating in outreach opportunities with the Houston Hispanic Forum, the Houston Hispanic Chamber of Commerce and the Mexican Consulate. Additionally, the Mexican Consulate scheduled its own Financial Education Week to coincide with HMW.

With over 200 separate events, it would be impossible to tell the story of every HMW program. This report provides a snapshot of the impact that HMW partners made in the Houston community in 2016.

HMW2016

206 events

reaching

11,087

Houstonians.

Houston, we have a problem...

The average Houston household (family of 4) is

Asset Poor



25.7%

Households that lack sufficient **net worth** to live for 3 months above the poverty level (total assets minus total liabilities).

Liquid Asset Poor



43.9%

Households that lack sufficient **savings** to live for 3 months above the poverty level (money in bank accounts, stocks, mutual funds or retirement accounts).

Underbanked

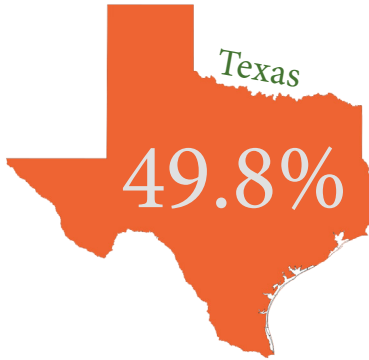
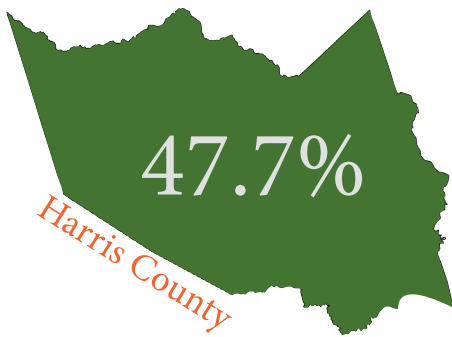


29.1%

Households that have used alternative financial services (e.g. payday loans) in the past 12 months, even though they have a checking and/or savings account.

Data snapshot drawn from the Corporation for Enterprise Development (CFED) Family Asset Count (January 2016) and the Assets & Opportunity Local Data Center. The Houston-Sugar Land-Baytown metropolitan statistical area (MSA) consists of Austin, Brazoria, Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery and Waller counties.

Financial Vulnerability: A Growing Problem



In Harris County, 16 percent of households live in poverty, but almost three times as many—47 percent—are financially vulnerable. Financially vulnerable households lack adequate savings to cover basic expenses for three months in the event of an emergency, such as a job loss or health crisis. With a limited number of options, these “liquid asset poor” working families can get caught in a vicious cycle of debt. The inability to bounce back from financial pitfalls is not only a detriment to families but also to the economic growth of the cities in which they live.

Top Four Economic Hardships



“There is a projected 40,000 net job loss in Houston through 2017.”

Bill Gilmer, Ph.D.
Director, Institute for Regional
Forecasting, University of Houston
Bauer College of Business



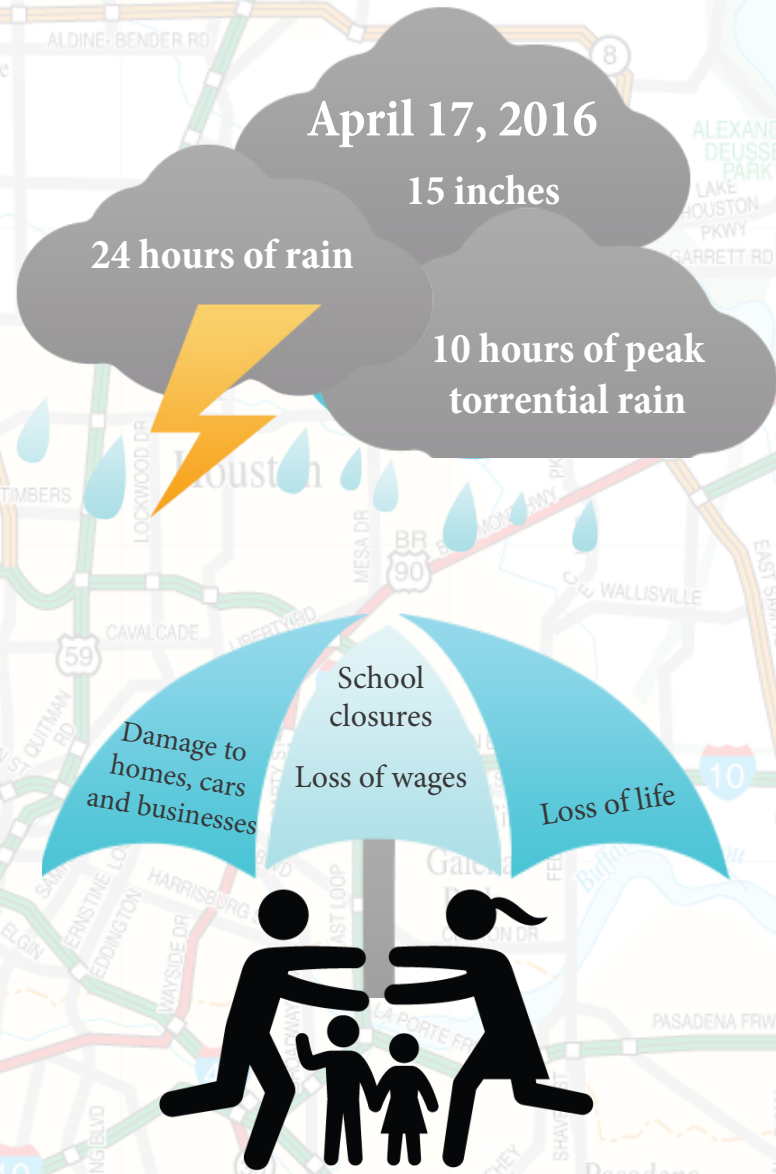
Weathering The Financial Storm

April floods were the costliest in Houston in 15 years, estimated up to \$1.9 billion.

Heavy rains and flooding are common occurrences in Houston, and the financially prepared are generally able to recover more quickly when disaster strikes. HMW's classes and events help lay the groundwork for this, enabling Houstonians to develop the financial skills they need to be prepared in the face of catastrophic loss and other emergencies. HMW helps people establish positive relationships with financial institutions, a critical part of sound financial management. Having the proper insurance protection in place enables individuals to maintain financial stability and plan for emergencies.



Photos: Houston Chronicle



“When it rains, it pours—and that’s the moment when your financial plan and preparation or the lack thereof makes or breaks the crisis.”

Ebony Thomas,
God’s Money God’s Way Ministries



Photos: Houston Chronicle

Flooding in Houston this spring had a direct impact on Houston Money Week, causing over 25 planned events to be cancelled and others to be modified. With hundreds of thousands of Houstonians directly affected by the floods, the weather also served as a reminder of the critical importance of financial education in the Houston region.

Houston Mayor Sylvester Turner and State Senator Rodney Ellis visited a flooded apartment complex in the Greenspoint area.



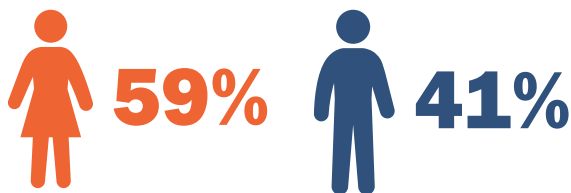
▼ **11%**

Due to inclement weather in the greater Houston area, HMW saw a 11% decrease in attendance over last year. The 2016 campaign ended with 11,087 total event attendees.

HMW empowered Houstonians with resources to rebuild.

...2016 Demographics

Through 206 classes, workshops and activities, HMW 2016 empowered over 11,087 seniors, adults, young professionals and students in the greater Houston area. The content and location of HMW events reached every major demographic. More than 1,400 people (13% of all 2016 HMW participants) completed event surveys. These graphs are based on the survey results. Surveys are conducted by HMW partners for basic measurement purposes only.



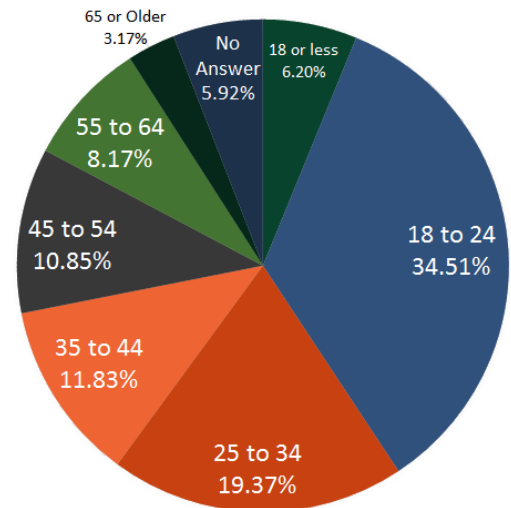
“Houston Money Week’s work is mission-driven, focusing on making an impact and working tirelessly to coordinate everyone’s efforts. It’s such a powerful experience to sit on a team of dedicated individuals that are so passionate. Houston is truly a collaborative city!”

Rushka Tcholakova,
United Way THRIVE

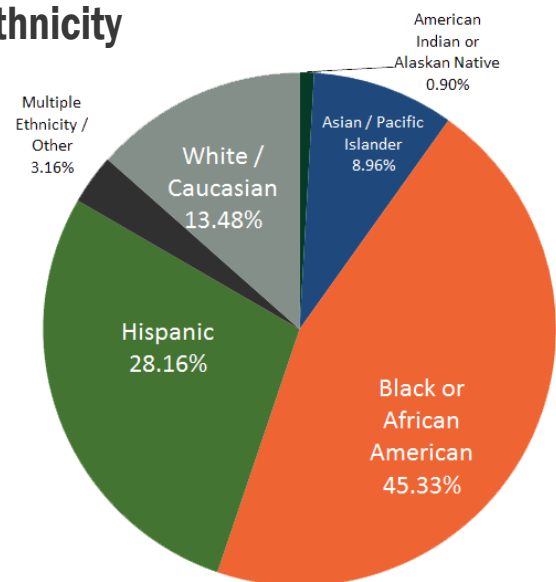
HMW Leadership
Team Member



Age



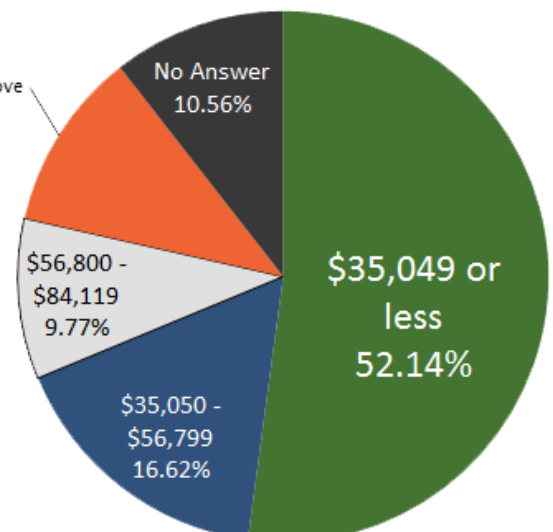
Ethnicity



Household

Income

\$84,120 and above
10.91%



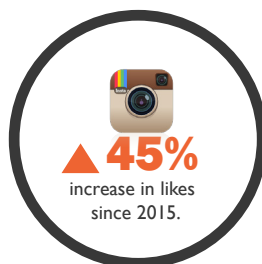
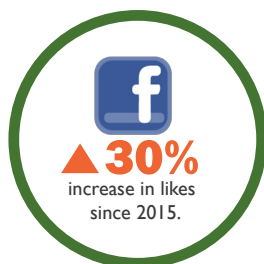
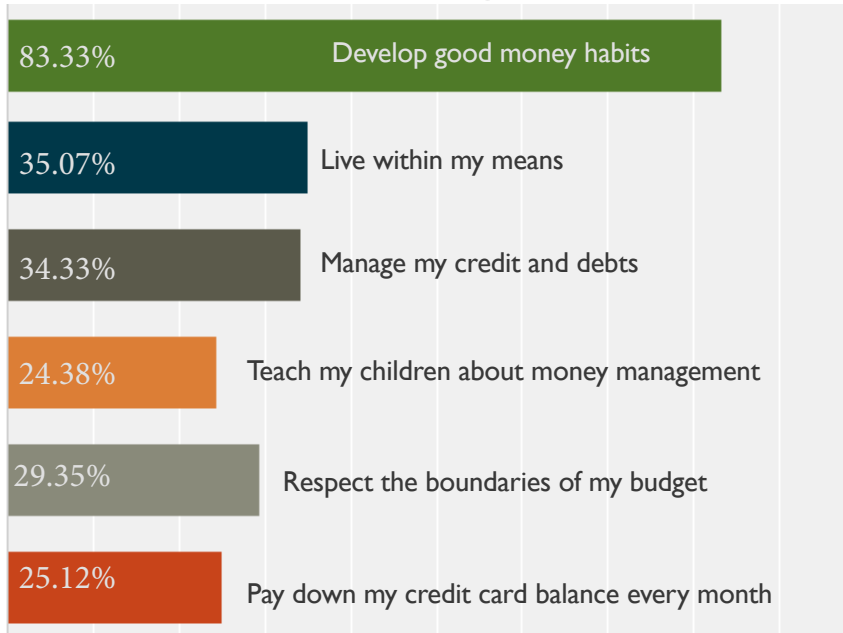
Leaving a Lasting Impact

Over 400 HMW participants completed survey items regarding their behaviors and attitudes about money. Eighty-three percent (83%) of respondents said they would develop good money habits based on the training or information they received from an HMW class or event.



To broaden the reach and duration of our impact, HMW stepped up efforts this year to get our name out and build lasting connections with Houstonians. An improved HoustonMoneyWeek.org website provided an easy-access, central place for information on every event in April. With the help of our partners, HMW employed a mixed marketing strategy to publicize activities, leveraging public relations, television, radio, social media and print materials. The resulting increase in social media likes during the campaign will help keep our communications channels open, encouraging people to remain engaged with HMW resources throughout the year.

“As a result of this training, I will...”



Engaging the Community

Networking & Business Development Luncheons

Small business owners and civic leaders from Houston's Hispanic community gathered for two Networking & Business Development Luncheons hosted by the Houston Hispanic Chamber of Commerce. The events focused on higher education and the need for financial education partnerships in the community. Over 600 Houstonians attended the luncheons, which included a vendor expo.



Representative from Wesley Community Center

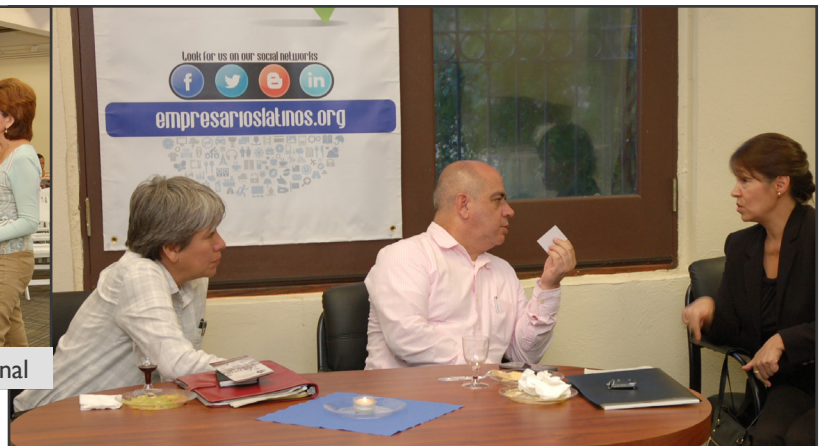


Small Business Seminar

Small business owners attended two day-long seminars, one in English and one in Spanish, hosted by Capital One Bank, Camara de Empresarios Latinos de Houston and SCORE. Entitled "Build Your Business, Build Your Future," the workshops provided tools and knowledge needed to thrive in today's economy. Topics included creating or updating business plans, human resources, marketing and access to capital.



Representative from Money Management International



“Houston Money Week is more than an event or a campaign; it is a trajectory-changing movement for so many people in the greater Houston area. Non-profit organizations, companies, and community leaders come together with one mission in mind. I’ve watched this initiative grow each year. The level of engagement is truly remarkable and we learn so much from each other and our community in the process.

Jennifer Guzman, Texas Capital Bank

Faith-Based Events



≡ D³The Movement

God's Money God's Way Ministries offered a class at Fallbrook Church that introduced attendees to financial resources that could help them become debt-free. Participants created an action plan and reignited their purpose to take control of their financial future.

≡ Invest In Your Future Selfie

Lakewood Church held an event focusing on ways to fund a college education. Participants learned strategies for finding available funding for college and creating a plan for graduating debt-free.



≡ Making A Bad Situation Worse

New Bethlehem Baptist Church hosted a workshop on cybersecurity and financial safety. Participants learned about behaviors or choices that could make a financial situation worse and ways to prevent this from happening.

Community Outreach

▮ Houston Children's Festival

HMW reached thousands of families by hosting a booth at the McDonald's Houston Children's Festival—the largest children's festival in the U.S. An estimated 50,000 people attend the two-day event each year. HMW provided festival guests with financial literacy materials, including curriculum for children of all ages, coloring books and other promotional items.



▮ Career and Education Day

HMW engaged with students and families at the Houston Hispanic Forum's 30th annual Career and Education Day. The program, which targets Houston's fast-growing Hispanic community, attracts thousands of students from across the greater Houston area to learn about post-high school opportunities. HMW hosted a booth and gave presentations on preparing financially for college.



▮ Lyons Avenue Renaissance Festival

HMW sponsored a booth at the Lyons Avenue Renaissance Festival for the first time this year. Hosted by the Fifth Ward Community Redevelopment Corporation, the festival is a family-friendly celebration of history, culture and revitalization in Houston's historic Fifth Ward. With an estimated attendance of 6,500, festival goers of all ages learned about HMW's financial education resources while enjoying music by local artists, performances by school groups, health screenings and more.



Young Professionals

Know Your Money

Young adults learned about successful money management and aligning career choices with lifestyle goals at a workshop sponsored by the Houston Area Urban League Young Professionals, National Hispanic Professionals Organization and National Black MBA Association, Inc. Panelists including an experienced certified financial planner, a lawyer and a culture psychologist provided the millennials with tips to reduce debt, maintain a budget, own a home, and start a small business.



Success Story.....Rona Price



TEXAS SOUTHERN UNIVERSITY

Rona Price has worked hard to manage her finances wisely throughout her life and found HMW to be a valuable resource when she needed additional financial knowledge. A married mother of four and a business owner, Rona started working at age 16 and attended a local community college after she graduated from high school. There, she received financial aid but accepted only the Pell Grants. She was determined to avoid taking out student loans and paid the rest of her costs out of pocket by working two, and sometimes three, jobs.

Over the years, Rona used financial knowledge to make good financial decisions. She invested in a company-sponsored 401(k) plan and paid off her car. She paid off credit cards, then never used them again. More recently, Rona got some exciting news—she was accepted to Texas Southern University's Jesse H. Jones School of Business. This time, she needed to accept all her financial aid of three grants and two loans—but she had little knowledge of how student loans worked. By attending an HMW class, Rona received the information she needed to manage her student loans—and now she is well on her way to completing her bachelor's degree.

≡ Dimes Into Dollars

Attendees at the “Dimes Into Dollars” community event learned about financial tips and tools through fun games and interactive workshops. Sessions were available on topics such as budgeting and homeownership. The event also featured a mini job fair and access to United Way THRIVE agencies.



Representative from Neighborhood Centers



Veterans

≡ What's Your Financial Worth

At a financial resource fair hosted by the Michael E. DeBakey VA Medical Center, attendees received educational materials and tools to help them better understand their finances. Presentations by Alliance Financial Ministries offered financial tips on credit building, growing savings, the importance of budgeting, and preparing to buy a home.



“ Moolah Gra\$, an HMW signature event, provided an opportunity for the community to engage with financial resources through money-related activities. This event was created for the entire family. Moolah Gra\$ proved that fun and finance are a winning combination. We let the good financial times roll!

Jackie Aguilera, EastSide University

≡ Moolah Gra\$

Attendees let the prosperous times roll at this year's Moolah Gra\$, a financial festival hosted by EastSide University and Holman Street Baptist Church. Participants learned about financial resources and services in the community while playing games, competing in a bead toss, and registering for prizes.



Representatives from Brunch Beauty Empowerment Network

Success Story.....Cindy Estrada



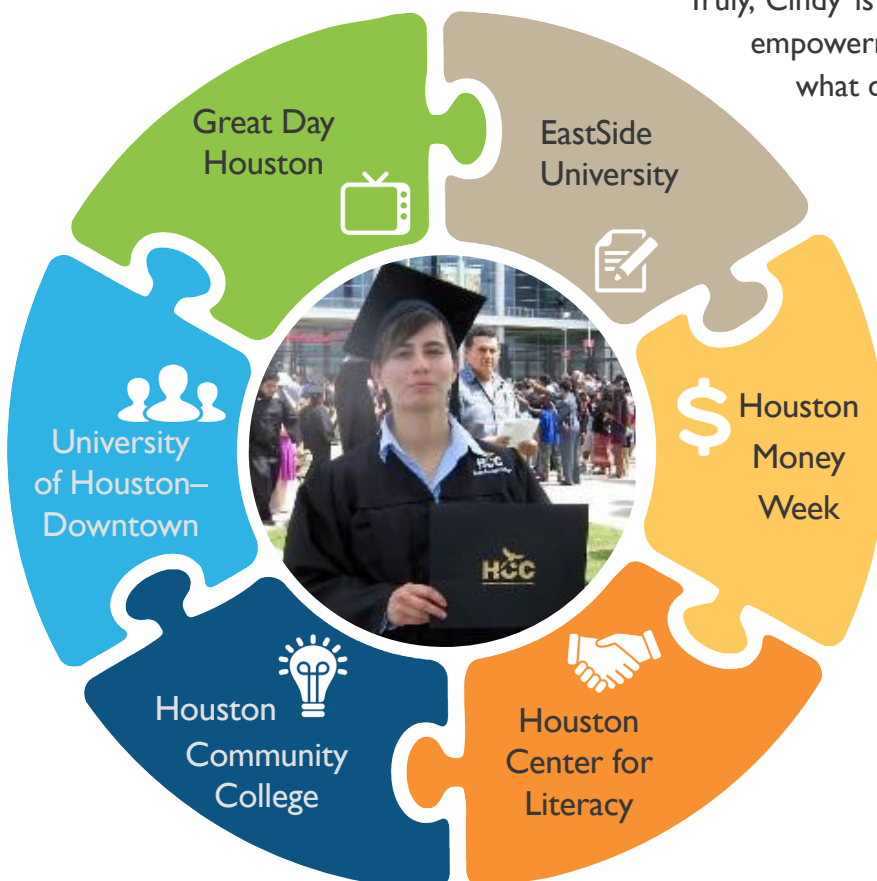
Cindy Estrada (right) joins Great Day Houston host Deborah Duncan and the Federal Reserve Bank's Donald Bowers to discuss the impact of HMW and financial education.

When EastSide University began hosting Financial Education Days as a Houston Money Week partner, the impact on the school was immediately evident. Students were motivated to begin saving, take better care of their finances, and “deal with” their past credit issues. For EastSide student Cindy Estrada, HMW’s programs sparked a career.

Cindy was enrolled at EastSide while working three minimum-wage jobs to support her family. She was awarded a Houston Center for Literacy’s Learner of the Year scholarship, which allowed her to reduce her workload and concentrate on academics. She then earned an associate’s degree at Houston Community College and now works as an H&R Block Tax Consultant while completing her bachelor’s degree in accounting at the University of Houston–Downtown.

Cindy’s experience attending and volunteering for Houston Money Week events has inspired her to make financial education a part of her professional life. As she plans for her accounting career, she hopes to include “educating the Hispanic community through responsible financial decision-making and behaviors” in her services.

Truly, Cindy is not in it just for herself. Bringing financial empowerment to others is a priority for her—and what drives her as she pursues her life’s dream.



Informing Houstonians

Elementary Students

Make Cents of Math

Fifty young students at Sherman Elementary School learned to “Make ‘Cents’ of Math” when United Way young professional volunteers taught them to create a budget of their very own. Over 40 volunteers served as financial advisors and salespeople for the students as they made spending and saving decisions with their budget. Each child took home a “Great Minds Think” workbook to continue their financial education at home with their parents.



Students at Sherman Elementary School



“I believe a solid financial education is the foundation of opportunity. People who master an understanding of good money management skills—and who commit to practicing those good habits—are building their own financial security and creating opportunities for themselves and the people important to them.”

Veronica Martinez,
Whitney Bank

HMW Leadership
Team Member

Junior Achievement

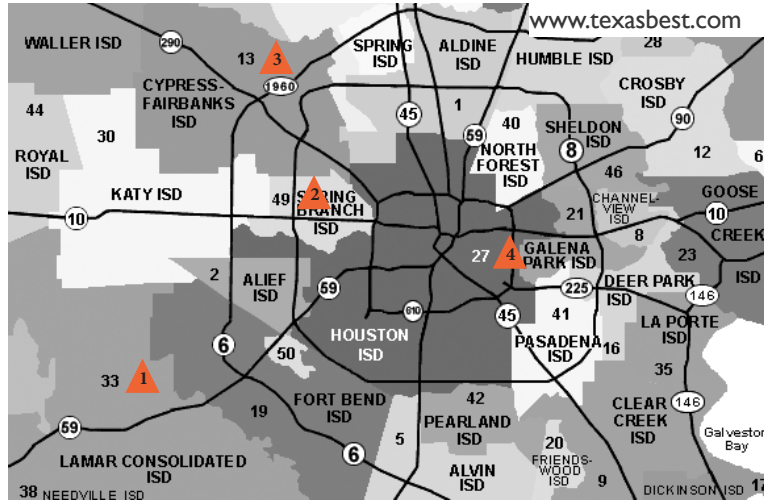
Over 480 students at Lovett Elementary School completed “JA in a Day” when HMW partners joined together to bring them Junior Achievement lessons. Children in first through fourth grades explored budgeting, saving, and spending decisions with volunteers from Bank of America, Capital Bank, Federal Reserve Bank – Houston Branch, Houston Community College, Texas Capital Bank, Wallis State Bank, Whitney Bank and Woodforest National Bank.



Students at Lovett Elementary School

HMW Student Essay Contest

Over 200 middle and high school students across the Houston area wrote about the challenges and benefits of saving and budgeting as part of HMW's annual essay contest. Entries were received from multiple school districts spanning three counties. One middle school and three high school winners were awarded scholarships to assist with future educational expenses.



High School Division
1 - Nicole Polites
 Foster High School
 1st Place
2 - Molly Murphy
 Stratford High School
 2nd Place
3 - Sidarth Sankaran
 Cypress Ranch High School
 3rd Place
Middle School Division
4 - Robert Thomas
 Thomas Academy
 1st Place



"Never Too Early to Start"
 Artist: Linda, 12th grade

HMW Art Contest: Smarter Texans Save K-12 students pulled out their art supplies to showcase their thoughts on how "Smarter Texans Save," this year's theme for the Texas Council on Economic Education's annual art contest. Twelve winners received scholarships, and their artwork will be featured in a wall calendar. The contest was held in conjunction with the University of Houston's financial symposium.



"College Fund"
 Artist: Carolina, 4th grade

High School Students

100 Teens

Over 150 high school seniors from across the Houston area came together for a day of financial education that focused on budgeting in preparation for college and careers. Stephen Reed, a professional golfer and entrepreneur, and Chris Walker, a CBS Sports Network commentator, spoke to the students about budgeting and making responsible financial decisions. Volunteers from Regions Bank, Frost Bank, Wallis State Bank and the Federal Reserve Bank – Houston Branch assisted with the program.



“During this class, I realized that there are so many things I never considered when deciding what to spend my money on. I’ve generally understood that if you don’t have the money, then you make every dollar count, but I never looked at long-term goals. Saving money now is working toward something bigger than an expensive coffee or a new pair of shoes. My BIG Takeaway is knowing the importance of living below my means and that spending only when there is need helps me take real steps towards purchasing my wants.”

Andrea Cavazos, winner of HMW College Scholarship



Dana Adams
San Jacinto College North



Andrea Cavazos
HCC Northeast



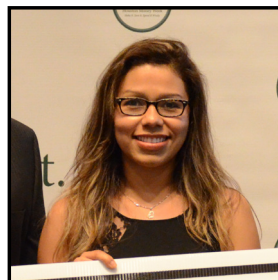
Kevin Scholtes
HCC Northwest



Nirvana Solano
Sam Houston State University



Tyniquewa Narcisse
HCC Central



Sara Zelaya
HCC Coleman

The **BIG** **TAKEAWAY** College Scholarship Contest

“The BIG Takeaway” College Scholarship Contest

College students attending HMW classes or events were asked to share what their “big takeaway” was from the program. Those who responded were entered into a drawing for a \$250 scholarship. A response from one of our winners is highlighted above. Special thanks to the five colleges and universities that hosted events and the hundreds of students who participated.



SAN JACINTO
COLLEGE
Your Goals. Your College.

College Students

Business Financial Symposium

Both students and community members attended the fifth annual financial symposium hosted by the University of Houston's C.T. Bauer College of Business. Participants enjoyed a presentation by UH alum John Keeton, CFA on "Your Finances and You" along with three workshops featuring panelists from various financial industries.



Financial Education Forum

Over 100 law students at Texas Southern University's Thurgood Marshall School of Law participated in the school's first Financial Education Forum. Students learned about budgeting, credit and business loans to prepare for post graduation and opening their own law practice.



Success Story Shanna Aniekwu



Shanna Aniekwu
Graduate
EastSide University

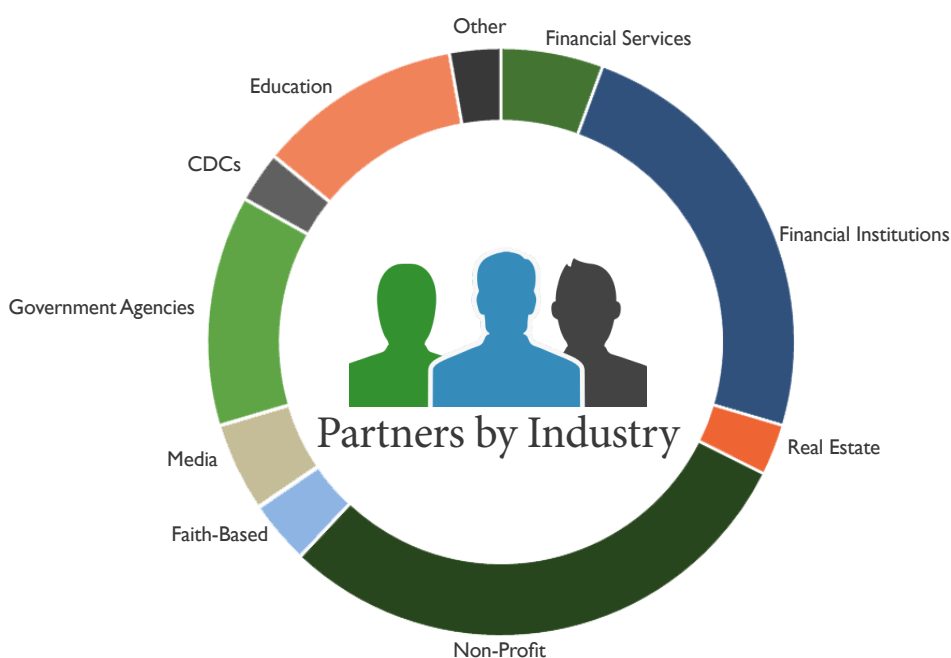
Shanna Aniekwu enrolled at EastSide University to study for her high school equivalency (GED) exam. As an EastSide student, she attended several financial education workshops hosted by HMW and started applying what she learned about budgeting, saving and consumer habits to better provide for her two young children.

After she received her GED, Shanna completed her Certified Nursing Assistant certificate. She was immediately employed by Methodist Hospital and was able to move her children out of a shelter and into a home. Shanna plans to continue her education by enrolling in the nursing program at Houston Community College. She is a proud EastSide University alumna and an active volunteer.

“As a new partner, I was blown away by the enthusiasm and collaboration of all the partners to make Houston Money Week a success. Special recognition goes to the Leadership Team for their relentless effort to ensure that every detail was covered and we had fun in the process. We can't wait for 2017 Houston Money Week!”

WenFang Bruchett, TDECU

Houston Money Week has been
connecting partners since 2008.
Over 140 partners strong!



Representatives from Whitney Bank, TDECU and Family Services



Representatives from Comerica Bank and Life MultiService Network





Partner Kickoff Luncheon

At the annual HMW Partners Kickoff luncheon hosted by the Federal Reserve Bank, keynote speaker Deborah Duncan spoke about the money lessons she learned as a child and the importance of the work HMW does in the community. Duncan is the host of Great Day Houston at KHOU Channel 11, a longtime HMW partner.

Getting the Word Out

Money Matters Show
KPFT 90.1 FM



Radio One Texas
KMJQ Majic 102 FM



Latino Talk TV
Houston Media Source



Great Day Houston
KHOU Channel 11



HMW "Ben Franklin" mascots



City View
KTRK Channel 13

Our 2016 Partners

Aldine Independent School District
Alief Independent School District
Allegiance Bank
Alliance Financial Ministries
Alliance for Multicultural Community Services
Alpha Kappa Omega Chapter, Alpha Kappa Alpha Sorority Inc
American Association of Independent and Minority Enterprises
Avenue Community Development Corporation
Bank of America
Bank of Houston
Bank of River Oaks
Bank of Texas
Bank on Houston
Barbara Jordan Endeavors
BB&T Bank
BBVA Compass Bank
Beaumont Independent School District
Beyond Careers
Brunch Beauty Empowerment Network
Cadence Bank
Camara de Empresarios Latino de Houston
Capital Bank
Capital One Bank
Catholic Charities of the Archdiocese of Galveston-Houston
CBS Radio Houston
Central Bank
Children's Books on Wheels
City of Houston
Coalition of Community Organizations
Comerica Bank
Commercial State Bank
Community Bank of Texas
Consulate General of Mexico in Houston
Credit Coalition
Credit Recovery Group
D. Samuels & Associates, LLC
East Harris County Empowerment Council
Easter Seals Greater Houston
EastSide University
Edward Jones Investments
Family Houston
FDIC

Federal Reserve Bank of Dallas – Houston Branch
Fifth Ward Community Redevelopment Corporation
Financial Literacy Matters
First Community Credit Union
First Convenience Bank
Fort Bend County Library System
Frost Bank
God's Money God's Way Ministries
Goodwill Industries of Houston
Greater Houston Black Chamber
Green Bank
Gulf Coast Community Services Association
Harris County Public Library
Holman Street Baptist Church
Hope For Youth
Houston Area Urban League
Houston Area Urban League - Young Professionals
Houston Black Real Estate Association
Houston Center for Literacy
Houston Chronicle
Houston Community College
Houston Community Magazine
Houston Habitat for Humanity
Houston Hispanic Forum
Houston Housing Authority
Houston Independent School District
Houston Public Library
Iberia Bank
Integrity Bank
Junior Achievement of Southeast Texas
Katy Independent School District
Keystone Community Development Corporation
KHOU CBS Channel 11
Klein Independent School District
KPFT 90.1 FM
KTRK ABC Channel 13
Launch Point CDC Inc.
Life Multi Service Network
LiftFund

144
partner
organizations
expanded
our impact.

Literacy Advance of Houston	Spring Independent School District
Literacy Council of Fort Bend County	Star Realty Services
Lone Star Bank	Texas Capital Bank
Lone Star College	Texas Council on Economic Education
Michael E. DeBakey VA Medical Center	Texas Department of Banking
MidSouth Bank	Texas Dow Employees Credit Union
Money Management International	Texas Gulf Bank
My Brother's Keeper - Houston Health Department	Texas Southern University - Jesse H. Jones School of Business
National Association of Hispanic Real Estate Professionals	Texas Southern University - Thurgood Marshall School of Law
National Black MBA Association, Inc. - Houston Chapter	The Clay Agency
National Hispanic Professional Organization	The Society for Financial Awareness
Neighborhood Centers, Inc.	The Women's Resource of Greater Houston
New Bethlehem Missionary Baptist Church	The Workfaith Connection
New Hope Housing	Third Coast Bank
NewFirst National Bank	Torch Energy Solutions
Northwest Assistance Ministries	True Faces International Inc.
Office of City Controller Chris Brown	U.S. Department of Housing and Urban Development
Office of the Comptroller of the Currency	U.S. Department of Veterans Affairs
Page One Productions	U.S. Small Business Administration
People's Trust Federal Credit Union	United Way of Greater Houston - THRIVE
PeopleFund	University of Houston
Post Oak Bank	University of Houston Bauer College Small Business Development Ctr
Primerica Financial Services	Univision Communications Inc
Prudential Financial Services	Wallis State Bank
Radio One Texas	Wesley Community Center
Red and Black	West Houston Assistance Ministries
Regions Bank	Whitney Bank
Sam Houston State University Student Money Management Center	Wicked Publicity
San Jacinto College	Woodforest National Bank
SER Jobs for Progress - Financial Opportunity Center	World Financial Group
Single Parents Igniting Relationships in Truth, Inc	YMCA - Aldine Greenspoint
Spirit of Texas Bank	

“Houston MoneyWeek is more than a partnership - it's a coalition of the willing. People who believe in the power of change and work to make it happen in the communities they serve every day.”

Donald Bowers, Federal Reserve Bank

Join the Effort

To learn more about HMW, visit us at: www.HoustonMoneyWeek.org

If your organization would like to join the effort, please email us at: AskBenHoustonMoneyWeek@gmail.com

Our 2016 Contributors

≡ GOLD LEVEL \$5,000+

Capital One Bank
Comerica Bank
Frost Bank
Regions Bank
Texas Capital Bank
Woodforest National Bank

≡ SILVER LEVEL \$2,500+

Allegiance Bank

≡ BRONZE LEVEL \$1,000+

Bank of America
Bank of River Oaks
BB&T Bank
Capital Bank
Central Bank
Commercial State Bank
Integrity Bank
NewFirst National Bank
People's Trust Federal Credit Union
Post Oak Bank
Spirit of Texas Bank
Wallis State Bank
Whitney Bank

≡ FRIEND LEVEL \$500+

Iberia Bank

≡ ADDITIONAL IN-KIND

Allegiance Bank
Capital One Bank
Regions Bank

Money Management International, a 501(c)(3) nonprofit organization, serves as the fiscal agent for Houston MoneyWeek.

Special Recognition – Ben Franklin Emeritus!



Richard “Dick” Huebner - Houston Minority Supplier Development Council

In 2012, HMW wanted to give “Ben Franklin” a more tangible role in the campaign, and Dick Huebner answered the call. As our very first “Ben Franklin” mascot, Dick travelled all over Houston spreading awareness about Houston Money Week. His dedication to supporting this citywide initiative was unparalleled. At the same time, as president of Houston Minority Supplier Development Council for more than 30 years, Dick was a strong advocate for minority businesses, connecting with them with large companies wanting to improve their supplier diversity. We wish Dick well in his retirement from both HMW and HMSDC.

Congratulations to the 2016 Outstanding Media Partner!



90.1 FM KPFT. Christopher Hensley and his Money Matters show have been active partners with Houston MoneyWeek for four years. The show's purpose is to explore financial literacy issues in the Houston community and beyond. Topics are reframed away from being only a discussion about numbers and academics, focusing on an interview format along with storytelling and education. KPFT's mission is devoted to education through media. The radio station provides a forum for the arts, music, culture and ideas.

Congratulations to the 2016 Stellar Award Winners!



Lonnie Matthews
Founder



Alliance Financial Ministries, Inc. identifies target strategies for people to enhance the positive outcome of their finances, and to maximize results by planning short- and long-term goals.



Rita Wiltz
Founder & Executive Director



Children's Books on Wheels brings educational and community resources and referral services in English and six other languages to the rural portions of Montgomery County.

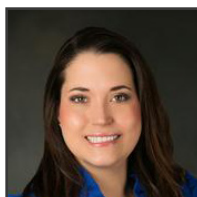


WenFang Bruchett
Member Center Manager



TDECU helps thousands of consumers and business owners achieve financial freedom every year by providing financial literacy seminars for community colleges, high schools and corporations.

Congratulations to the 2016 Outstanding Service Award Winners!



Jenny Guzman - Texas Capital Bank

Jenny's support to the operations and fundraising for Houston Money Week has been invaluable. She is dedicated and comes to the table with ideas and solutions. Her behind-the-scenes commitment has helped HMW stay on task and focus on results. Jenny was the Fundraising Chair for both the 2015 and 2016 campaign seasons.



Veronica Martinez - Whitney Bank

Veronica's first year on the HMW Leadership Team has been a busy one. Her connection to the Houston Rodeo provided HMW the opportunity for prominent advertising and expanding our visibility to Houstonians. Veronica appeared on several local TV shows to promote HMW and attended numerous HMW events.



Ebony Thomas - God's Money God's Way Ministries

Ebony embodies the mission of HMW through her commitment to collaboration. As the Marketing Co-chair, she spearheaded the development of our campaign strategy and internal marketing trainings for our partners. In addition, Ebony's non-profit hosted five events and recruited five new partners. She is a two-time recipient of the Outstanding Service Award.



www.HoustonMoneyWeek.org