



FOREVER **FORWARD**





For 75 years, we've moved towards a future where financial freedom is possible for all.

We've helped families grow strong, thriving in homes they've worked hard to secure. We've allowed children to be children, growing up without the stress of financial insecurity defining their futures. And we've witnessed our neighbors come together, sharing knowledge, time and talent to lift one another up toward new possibilities.

But we also know our work is far from over. For too many, financial freedom is still a distant goal. Barriers like lack of access to resources, education and guidance continue to hold individuals and families back from living full, financially free lives.

At *FAIRWINDS* Foundation, we're determined to change that. With every grant, every program and every partnership, we're ready to break down barriers too many have experienced for too long.

Together, we will move forever forward until everyone in our community enjoys the freedom of financial stability.

FOREVER

COMING TOGETHER TO BUILD
BRIGHTER FUTURES.

FAIRWINDS Foundation works to inspire generosity, match generosity, volunteer and support organizations that improve lives through financial well-being. Because we know that when families and individuals have the information and tools needed to secure and improve their financial health, our communities do more than survive — we thrive.

VISION

Everyone Giving

MISSION

Inspire Generous Living

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LETTER FROM THE EXECUTIVE DIRECTOR



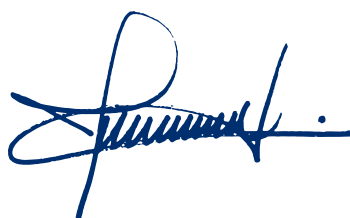
As we celebrated *FAIRWINDS* Foundation's 75th anniversary, we were reminded of just how far we've come, and how much we can achieve when we work together. Every step of this journey has been about empowering individuals and families, not just with financial tools, but with the confidence to build brighter futures.

Looking back at this year, I'm full of pride — for what we've accomplished and for the heart and hard work behind it all. Every day, our team and partners worked together to help our community take control of their financial lives, teaching children and adults fundamental financial skills, supporting families as they turn dreams of homeownership into reality and supporting those facing adversity as they work toward financial freedom and stability.

But our 75th year wasn't just about looking back, it was about looking ahead, reimagining what's possible and focusing on the work still to come. We look forward to pushing further, dreaming bigger and creating even greater impact. With your continued support, I know we can do it.

Thank you for being by our side every step of the way. Here's to the next 75 years of moving forever forward and toward a future of financial freedom for all.

Let's keep changing lives,

A handwritten signature in blue ink, reading 'Elisha González'.

ELISHA GONZÁLEZ
EXECUTIVE DIRECTOR

FOREVER

investing in financial literacy for all.

Without a strong foundation in money management, it's difficult for people to take charge of their lives. It's why we're so passionate about financial literacy – one of the most powerful tools we have to create stability and opportunity for our community and our country.

This year, we proudly invested \$400,000 into 15 nonprofits who are committed to cultivating financial wellness, driving financial literacy and creating financial freedom, from Central Florida to the I-4 Corridor, which includes Orange, Volusia, Seminole, Osceola, Hillsborough, Lake and Flagler Counties.

68,833 PEOPLE IMPACTED IN 2024

Camaraderie Foundation – \$20,000

CareerSource Central Florida – \$25,000

City Year Orlando – \$10,000

Community Foundation & United Way of Volusia-Flagler Counties – \$20,000

FoolProof Foundation – \$50,000

Habitat Orlando & Osceola – \$40,000

Habitat Seminole & Apopka – \$30,000

Harbor House of Central Florida – \$30,000

IMPOWER – \$15,000

Junior Achievement of Central Florida – \$50,000

Lighthouse – \$25,000

Prospera – \$40,000

Quest – \$15,000

The Sharing Center – \$15,000

United Against Poverty – \$15,000

WE'LL MOVE FOREVER FORWARD UNTIL EVERYONE IS FINANCIALLY FREE

Everyone has access to financial guidance.

Every person knows how to manage their funds when hard times hit.

Our community understands what it takes to be financially free.

Every child grows up with a healthy attitude about money.

FAIRWINDS helps members reach financial freedom through nine milestones:

- 1 Saving \$1,000 for an emergency
- 2 Maximizing your company's 401(k)/403(b) match
- 3 Pay off all debt, except your house
- 4 Save 3 to 6 months of expenses
- 5 Connect with an advisor
- 6 Set goals and save for them
- 7 Invest 15% of your income
- 8 Pay off your home as quickly as possible
- 9 Donate your time, talent and treasure



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turning classroom lessons
into life-long skills.

When children gain a better
understanding of finances, they gain
the confidence needed to take exciting
steps forward for the rest of their lives.



In 2024, *FAIRWINDS* Foundation partnered with a number of organizations whose main focus is financial literacy amongst school-aged children. One of our grant recipients, Junior Achievement USA (JA), received a \$50,000 grant to make strides in helping students identify their personal interests, skills, work preferences and career interests. This year, they taught a total of 28,584 students life-long skills — 15,435 students across Central Florida and 13,149 students in Tampa Bay and Hillsborough.

“I’ve never had this much control over my money before, and it’s honestly empowering.”

“Many times, kids don’t have any idea what a budget is,” a volunteer with JA of Tampa Bay said. “By taking these classes, students experience a big ‘aha!’ moment that they’ll carry with them for the rest of their lives.”

Like JA, Quest, Inc., a nonprofit that focuses on supporting children and adults with developmental disabilities, poured its \$15,000 grant into its own financial literacy program: Quest Kids Academy, which helped 16 students master new money management, decision making and transaction skills throughout the spring semester.

Even after the school year ended, the learning continued. With help from its \$25,000 grant, CareerSource Central Florida’s (CSCF) Summer Youth Program served 1,434 students from Lake, Orange, Osceola, Seminole and Sumter Counties, providing hands-on career exploration, financial literacy and workforce readiness.

“The program was a game-changer,” Anaiya Aliceia, Summer Youth Program attendee, said. “I’ve never had this much control over my money before, and it’s honestly empowering. Now, I’m thinking long-term, like how to manage my money so I can have more freedom and options in the future.”

Students across Central Florida weren’t the only ones thinking about their futures — teachers also benefited from learning more money management skills. In addition to keeping up its math and financial literacy program and initiatives at Title I Orange County Public School partner schools, with its \$10,000 grant, City Year Orlando provided AmeriCorps instructors in math classrooms the resources and tools needed to support hundreds of students.

Similarly, after being asked to provide insight in the building of a financial literacy curriculum in partnership with the Florida Department of Education, FoolProof, a nonprofit that reduces cycles of inequality through financial literacy, dedicated its \$50,000 grant to update its curriculum and directly support teachers in professional development courses related to financial literacy.

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supporting journeys to self-sufficiency.

When it comes to financial freedom, career-readiness training proves to be just as important as financial literacy training.

School-aged children aren't the only ones gearing up for the next stage of their lives. *FAIRWINDS* Foundation supported a number of organizations whose focus is lifting up adults through financial literacy and career-readiness support.

For The Sharing Center, offering individuals any necessary financial education and support to get them

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back on their feet is core to its mission. The nonprofit applied its \$10,000 grant to expand ProjectRISE, a program helping individuals grappling with homelessness and poverty be job-ready citizens, well-versed in essential life and work skills.

Since its inception ProjectRISE has touched the lives of over 100 individuals, and so has United Against Poverty Orlando's (UP Orlando) financial literacy program. This year, UP Orlando's \$15,000 grant fueled its Success Training Employment Program (STEP), helping low-income individuals and families gain workforce development, long-term career counseling and financial literacy training.

“I lost my job six months after I started due to health reasons, but thanks to UP Orlando, I found part-time work,” Mandy, a STEP participant, recalled. “I’ve loved the positive environment at STEP and the ‘no shame’ culture UP Orlando has cultivated. It has meant everything to me as I got back on my feet.”

Lighthouse Central Florida has helped hundreds navigate life as well. A nonprofit focused on providing



essential life support to those who are blind or visually impaired, its financial literacy program used its \$25,000 to help 400 individuals aged five and older with identifying currency, budgeting and career exploration.

Lifting up another underserved community, *FAIRWINDS* Foundation also awarded Prospera USA with a \$40,000 grant, providing financial literacy courses to Hispanic communities. This funding helped Prospera bridge gaps in Hispanic entrepreneurial success, equipping individuals with the tools to make sound financial decisions while addressing linguistic and cultural barriers.

“*FAIRWINDS* has demonstrated a commitment to investing in our communities and engaging meaningfully year-round,” Prospera President & CEO Augusto Sanabria said. “Their financial and volunteer contributions to Prospera make a difference in our ability to educate, guide and empower more local Hispanic entrepreneurs who are starting, sustaining and growing small businesses.”





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unlocking doors to safe
and stable futures.

As longtime Habitat for Humanity partners, we've helped families across Central Florida turn dreams of homeownership into reality. This year was no different.



Habitat for Humanity Seminole-Apopka dedicated part of its \$30,000 grant to its Financial Academy and Financial Education Program, teaching 206 participants how to budget, save and manage their finances, as well as putting some, like DiSen, on a path to owning — and keeping — a home.

DiSen was experiencing homelessness when she first heard about Habitat Financial Academy. Knowing she wasn't financially where she wanted to be, she took advantage of the program, applying all the skills she learned to eventually reduce her debt, pay off her car and save money. Now, she's living her wildest dreams, having just selected the lot where her house will be built.



Habitat for Humanity Greater Orlando and Osceola County is making dreams a reality too for its program participants. Taking its financial classes to a new level, the organization invested parts of its \$40,000 grant in the expert staff at Habitat U that make the program possible. For Nikita, one of the 557 individuals that gained the tools and confidence to build lasting financial security and buy a home, these classes changed her and her daughter's life.

"I'm very grateful for those classes because I wouldn't have known what I know now and I feel so confident in my decision-making," the single mom said. "I'm looking forward to my daughter having a safe, stable place she can grow up in."



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turning setbacks
into comebacks.

There's a powerful link between financial literacy and resilience. It's why we focus on providing support to those who need it most.

“I feel prepared to take care of myself and my family moving forward.”

Experts have found that individuals with a stronger grasp of financial concepts are better prepared to navigate and bounce back from crises. But what happens when individuals have minimal financial knowledge and experience hardship?

That's when organizations like IMPOWER step in. With programs in place to expand financial literacy services for children and teens struggling with addiction or homelessness, IMPOWER focused its \$15,000 grant on helping young people budget, build their credit and save their money.

Since March, 21 homeless youth have developed critical skills to prepare them to transition to financial independence. Additionally, IMPOWER has successfully served 69 vulnerable teens with individual support plans as they recover from serious chemical dependency issues, including opioid addiction.

As these teens transition to a stable, safer life, so do the survivors at Harbor House. A nonprofit that strives to prevent and break the cycle of domestic abuse, Harbor House's \$30,000 grant fueled 1,093 Economic Empowerment Program (EEP) services, helping 249 survivors learn financial safety plans, open bank accounts, better their credit, gain employment and more through individual counseling.

Individuals at Community Foundation & United Way of Volusia-Flagler Counties have also found success through one-on-one financial planning. A nonprofit helping families and individuals have access to and manage sustaining income, its \$20,000 grant went to helping individuals like Adam, a Gulf War veteran who through resilience, community support and careful financial planning, rebuilt his life step-by-step, embodying the spirit of perseverance that defined his military service.

Adam isn't alone in seeking help as a veteran. Camaraderie Foundation used its \$20,000 grant to provide financial wellness support specifically for military service members, veterans and their families. This year, 800 individuals were served, 100% of them reporting that they appreciate the value of financial literacy as a tool that opens the doors to passive income, budget creation, reduced spending strategies, diligent investments and credit risk minimization.

“I never expected that learning financial literacy would be so empowering,” U.S. Army veteran and Financial Wellness for Veterans program participant said. “Thanks to the Camaraderie Foundation, I feel prepared to take care of myself and my family moving forward.”





FOREVER

celebrating our
crewmembers.

We're proud to celebrate our crewmembers — the heart of *FAIRWINDS* — who dedicated their time, talent and energy to making our community stronger. This year, in honor of our 75th anniversary and our commitment to building thriving communities, we launched CommUNITY Crew, a volunteer program granting eight hours of paid volunteer time off (VTO) to empower crewmembers to give back.

With it, more than 100 crewmembers contributed 734 hours of service to over 25 nonprofit organizations. From teaching financial literacy with Habitat for Humanity to serving meals at Coalition for the Homeless and supporting veterans with Soldiers' Angels, our crewmembers' efforts tackled critical issues like poverty, housing, education and more.

While our numbers speak volumes, the true impact lies in the lives touched, the hope restored and the change inspired. Our team's compassion and generosity reflect the essence of our mission to inspire generous living.

Our key CommUNITY Crew partnerships this year include:

US Hunger	A Gift for Teaching
8 Cents in a Jar	Boys & Girls Club
Clean the World	City Year Orlando
Coalition for the Homeless	Make-a-Wish
Habitat for Humanity	Harbor House
United Against Poverty	Soldiers' Angels
Junior Achievement of Central Florida	Center for Independent Living
Pet Alliance of Greater Orlando	Impower
	Heart of Florida
	United Way

We're proud of our crewmembers who dedicated their time, talent and expertise to volunteerism.

More than
100 CREWMEMBER
VOLUNTEERS

734 HOURS
donated

25 NONPROFIT ORGANIZATIONS
served



Together, we're moving

FOREVER FORWARD

Every step we take and every dollar we give moves us
closer to a future of financial freedom for all.

Thank you for walking this path with us.

Donate today by visiting fairwinds.org/foundation.

