



NEXT
STARTS
NOW

2025 ANNUAL REPORT



Every day, **new opportunities** **are taking shape.**

Children are learning to manage money with confidence. Entrepreneurs are building businesses that lift neighborhoods. Individuals are gaining stability, families are laying the foundation for homeownership and generational wealth, and adults are discovering the skills to step into new careers with purpose.

This progress is possible because of people who believe in what's next — and are doing something about it right now. As organizations continue to put their all into providing critical access to financial education, *FAIRWINDS* Foundation stood by them. Together, we've continued to create a future where financial knowledge, guidance and support are foundations for possibility.

With every program and partnership, we're empowering people to move forward and establishing a world where financial freedom and economic opportunity are within reach for everyone.

NOW IS WHEN GENEROSITY
TURNS INTO LASTING IMPACT.

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 Generosity

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LETTER FROM THE EXECUTIVE DIRECTOR



This year marks an exciting new chapter for *FAIRWINDS* Foundation, and for me personally, as I step into the role of executive director following my time as *FAIRWINDS*' community relations manager. Not only am I proud to build on the Foundation's history of showing up for people and communities when it matters most, but I'm also honored to lead an organization with a strong legacy of service and a clear commitment to expanding access to opportunity. As we look ahead, one thing is clear:

Our next chapter of impact won't wait. Next starts now.

Over the past year, as the Foundation made its largest investment to date in local nonprofits, we've seen what's possible when people have meaningful, sustained support to build stronger financial futures. From young people gaining the financial skills and confidence they need to step into adulthood, to entrepreneurs strengthening businesses that fuel local economies, to families and individuals finding stability during life's most challenging transitions, we've helped hundreds of people move forward with greater security, opportunity and hope.

This work is far beyond short-term relief. It's about helping people build a foundation that supports financial independence, economic mobility and the ability to plan for what's next with confidence. And we couldn't have done it without your support. I'm inspired by where we're headed and grateful for everyone who's helped us make incredible progress in our mission this year. Thank you for supporting *FAIRWINDS* Foundation — past, present and future.

Let's keep building pathways to financial freedom,

A handwritten signature in black ink, reading "Adrian Kierulf-Velez".

ADRIAN KIERULF-VELEZ
EXECUTIVE DIRECTOR

NOW is when next-level impact takes shape.

Increasing our year-over-year grants by \$100,000, this year's total contribution of \$500,000 is the largest to date for *FAIRWINDS* Foundation. We proudly invested in 16 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.

38,839 PEOPLE IMPACTED IN 2025

8 Cents in a Jar — \$20,000

Black Business Community Development Corporation and Black Business Initiative Fund — \$30,000

CareerSource Central Florida — \$25,000

City Year Orlando — \$15,000

Foundation for Foster Children — \$25,000

FoolProof Foundation — \$50,000

Habitat for Humanity Greater Orlando and Osceola County — \$40,000

Habitat for Humanity Seminole-Apopka — \$40,000

Harbor House Central Florida — \$30,000

IMPOWER, INC. — \$15,000

Junior Achievement of Central Florida — \$70,000

Lighthouse Central Florida — \$25,000

Prospera USA — \$50,000

Quest Inc. — \$20,000

United Against Poverty — \$20,000

United Way Suncoast — \$25,000

NOW is when we keep moving towards financial freedom.

When people have financial stability, our economy thrives.

Everyone has access to financial guidance.

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

Every child grows up with a healthy attitude about money.

Our community understands what it takes to be financially free.

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



FAIRWINDS
FOUNDATION

\$20,000

NOW is when
students gain the
confidence to
shape their future.



“Average scores on financial skills tests rose from **50%** to **87%**, reflecting stronger understanding of budgeting, credit and consumer awareness.”

The next chapter of financial freedom often begins earlier than we think. Across Central Florida, students as young as eight are learning what it means to manage money, make choices and imagine futures shaped by possibility. Through partnerships rooted in education, advocacy and real-world experience, *FAIRWINDS* Foundation is helping young people build confidence early.

Through 8 Cents in a Jar, students aged eight to 28 develop financial skills designed to serve them later in life. Working with youth from under-resourced communities, the organization equips students with counseling to support their independence as they move toward adulthood.

Similarly, FoolProof Foundation equips students with the critical thinking skills they need before financial decisions become high stakes situations. This year, more than 12,000 students accessed FoolProof’s interactive, online financial literacy curriculum — available in English and Spanish and completely free with support from *FAIRWINDS* Foundation. Average scores on financial skills tests rose from 50% to 87%, reflecting stronger understanding of budgeting, credit and consumer awareness.

Many more classrooms across Orange County feel the impact of *FAIRWINDS* Foundation. City Year Orlando, where AmeriCorps members bring math and financial

literacy lessons to life in Title I schools, expanded its reach in 2025, serving more than 700 students through individualized and small-group math support, delivering over 6,600 math interventions and helping two-thirds of math-focused students demonstrate measurable academic growth. Beyond students, the partnership also invests in the AmeriCorps members themselves, providing financial literacy training that strengthens their personal and professional development.

Additionally, for middle and high school students, Junior Achievement of Central Florida transforms financial concepts into lived experiences. This year, nearly 18,000 students participated in JA programs that focused on how to earn, save, budget and plan for the future. Through simulations like Finance Park and career exploration events including JA Inspire, students from low- to moderate-income families gained exposure to real-world financial decisions and career pathways.

Students at IMPOWER are exposed to real-world scenarios too. Serving at-risk teens and young adults experiencing homelessness or substance abuse challenges, IMPOWER integrates financial literacy with recovery and transitional housing services, helping youth build practical skills that lead to independence. This year, 100% of participants received financial education, and 80% increased their knowledge or use of healthy money practices, translating into real outcomes like savings growth, employment and long-term stability.

These partnerships show what happens when confidence grows and the next generation gets the tools they need to shape their own futures.

NOW is when readiness turns into real opportunity.

FAIRWINDS Foundation helps entrepreneurs and other businesses-minded individuals take their next step forward with financial education, trusted guidance and workforce pathways.

For many jobseekers, CareerSource Central Florida is a go-to for help. Serving individuals at every stage, from young adults to those changing careers or recovering from job loss, CareerSource provides career coaching, training and employer connections. With support from the *FAIRWINDS* Foundation, CareerSource continues to strengthen pathways to employment that lead to jobs.

“Financial literacy is the foundation of **long-term sustainability** for every individual and small business owner.”



Also making a change across Central Florida, Black Business Community Development Corporation (BBCDC) and BBIF Capital, Inc. works to ensure small businesses, especially those in historically underserved communities, have access to the tools and knowledge they need to grow. The organizations focus on foundational financial literacy, from understanding cash flow and credit to building confidence around financial decision-making. This past year, BBIF hosted 13 financial literacy workshops, reaching 467 participants. These sessions focused on helping business owners apply lessons to real-life situations.

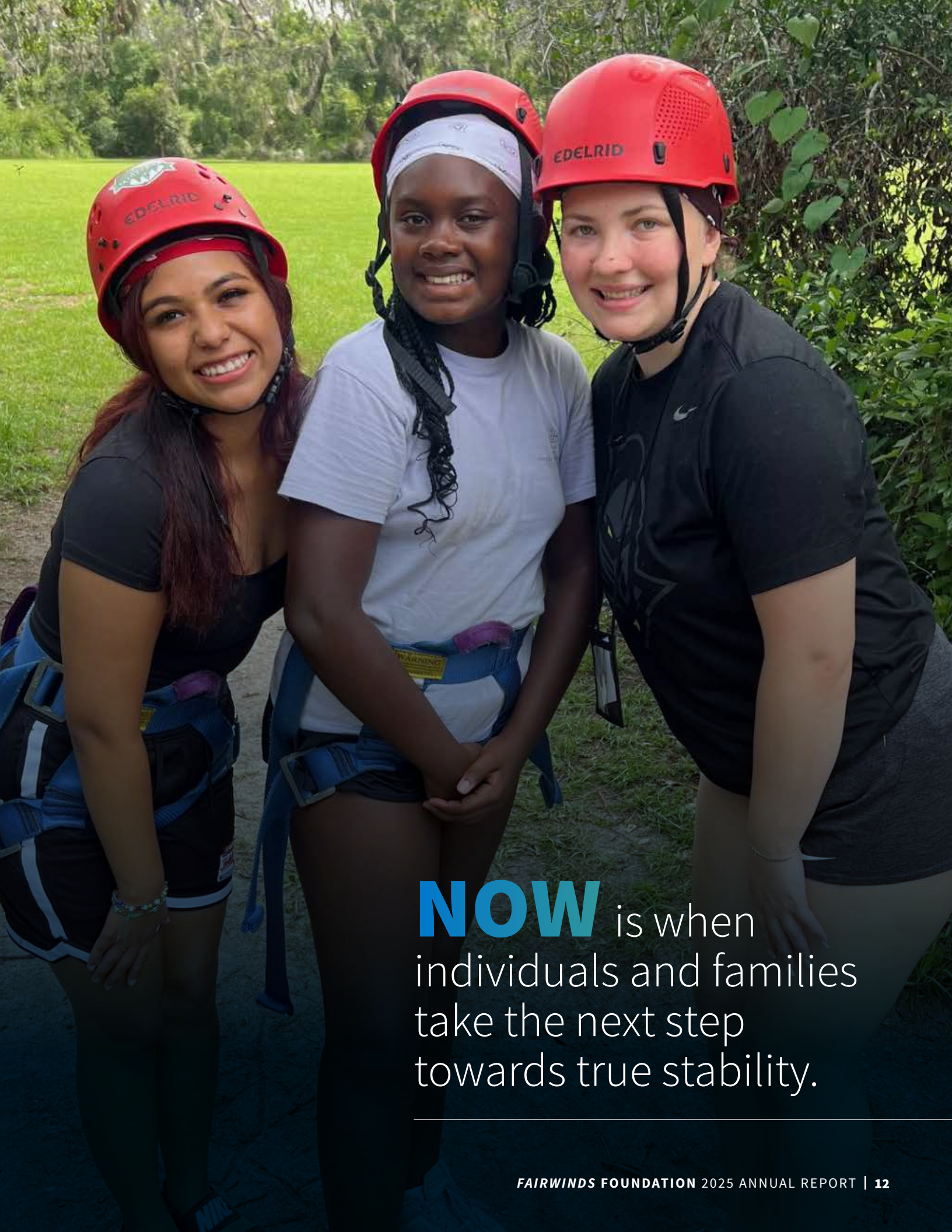
“Financial literacy is the foundation of long-term sustainability for every individual and small business owner,” Duane Lewis, Executive Director of BBCDC and COO of BBIF Capital, said. “We’re grateful for the *FAIRWINDS* Foundation’s continued support and shared commitment to strengthening our local economy today and years to come.”



That same sense of commitment also exists with Prospera USA, an organization that supports Hispanic entrepreneurs as they build businesses that sustain families and strengthen communities. In 2025, Prospera assisted more than 2,500 entrepreneurs across Central Florida and the Tampa Bay area, offering personalized consulting and education to business owners.

For Ernesto Ramos, founder of BAAEVA Hispanic Family Documents, LLC, that personalized support made all the difference: “Prospera and its partners have been like family, guiding us with commitment and dedication and directly contributing to the growth and success we’re experiencing today.”





NOW is when individuals and families take the next step towards true stability.

Stability begins when people are given the tools, and the trust, they need to navigate the world on their own terms. *FAIRWINDS* Foundation is helping individuals and families move from uncertainty toward lasting independence, often at some of life's most vulnerable moments.

For individuals with vision loss, Lighthouse Central Florida is redefining what financial independence looks like. With *FAIRWINDS* Foundation's support, Lighthouse served 150 youth and adults through accessible financial literacy programming, offering braille, large print, audio tools, assistive technology training and one-on-one coaching. For teens budgeting their first paychecks or seniors learning to safely navigate digital banking, those skills translate directly into autonomy.

"When financial knowledge is accessible, independence follows," Lighthouse President and CEO Kaleb Stunkard said. "Partnerships like this empower our clients to confidently shape their own futures."



“Seeing my child confidently pay the cashier with the correct change was incredible.”

That same sense of independence is central to the work of Quest Inc., where people with developmental disabilities build real-world financial and employment skills. Through classroom instruction and 25 community outings supported by the *FAIRWINDS* Foundation, students progressed from counting coins to confidently managing purchases and budgeting.

“Seeing my child confidently pay the cashier with the correct change was incredible,” a parent of a Quest client said. “The lessons truly carried beyond the classroom and these everyday moments signal something bigger: readiness for adulthood and a fuller, stable life.”

For survivors of domestic violence, stability begins with safety. At Harbor House Central Florida, *FAIRWINDS* Foundation funding strengthens the Economic Empowerment Program, which served more than 600 survivors this past year. Through financial planning, credit repair, employment support and housing assistance, survivors rebuilt their finances, and their sense of self. For many survivors, this was the first time they've been able to save money safely or open a bank account — a huge step to help break cycles of abuse through financial confidence.

Stability can also look like gaining the knowledge needed to budget, repair credit and prepare for homeownership. With *FAIRWINDS* Foundation support, Habitat for Humanity Greater Orlando & Osceola County and Habitat for Humanity Seminole-Apopka get the support they need to help thousands of individuals participate in financial education, housing counseling and first-time homebuyer workshops.

The impact of these nonprofits show how the right support can lead to life's greatest turning points.



NOW is when
a stronger next
chapter begins.

“Our goal is to help the families we’re serving build a longer runway to weather major storms, so if something does happen, they have what they need to make it out on the other side.”

When individuals face life transitions — leaving foster care, reentering the workforce, supporting a family on a tight budget or rebuilding after a setback — it’s *FAIRWINDS* Foundation’s support that helps them bridge uncertainty with possibility.

Through its partnership with the Foundation for Foster Children, the *FAIRWINDS* Foundation supports the Empower Program, which helps 14- to 24-year-olds learn how to budget, open a bank account, plan for housing, navigate their first job and more. With foster youth lacking family-based financial learning, consistent one-on-one mentorship has proven to be most effective for the nonprofit. Last year, 129 foster youth received support that helped them enter adulthood with more stability, reducing the risks those in foster care typically face, including teen pregnancy, dropping out of high school, homelessness, unemployment and incarceration.

“*FAIRWINDS* Foundation’s partnership allows us to stay connected to our youth during the moments that matter most — when they’re learning how to manage money, secure housing and make decisions that shape their independence,” Raquel Bell, Executive Director of Foundation for Foster Children, said. “That consistency is what changes outcomes.”

For individuals and families facing immediate financial strain, United Against Poverty (UAP) provides access to affordable groceries and crisis assistance, helping stabilize households so they can focus on next steps.

FAIRWINDS Foundation support strengthens UAP’s ability to connect participants with financial education and longer-term resources, transforming moments of crisis into opportunities.

For adults balancing work, family and financial stress, United Way Suncoast’s Financial Coaching Program offers a different but equally critical kind of support: shifting how people relate to money. Serving ALICE (Asset Limited, Income Constrained, Employed) households across the region, the program pairs participants with volunteer financial coaches who act as accountability partners and guides. *FAIRWINDS* Foundation funding helped support the participants who saw an average credit score increase of 49 points — 13% of those previously unbanked opened a checking or savings account. Nearly half reported saving money, with an average of \$492 saved.

“Our goal is to help the families we’re serving build a longer runway to weather major storms, so if something does happen, they have what they need to make it out on the other side,” Matthew Calabresky, Senior Manager of Financial Security at United Way, said. “With support from *FAIRWINDS* Foundation, we’ve been able to build our capacity and multiply our impact.”

Together, these partnerships show what’s possible when people are supported with knowledge, guidance and dignity.





NOW is when helping hands make a difference.

Our crewmembers never fail to show up and help move our communities forward. Through our CommUNITY Crew volunteer program, crewmembers are given the time to give back in ways that feel personal and meaningful, using paid volunteer time off to support causes that strengthen lives and open doors across Central Florida.

In 2025, more than 125 crewmembers volunteered with over 30 nonprofit organizations, contributing 1,295 hours of service, representing more than \$45,000 in community impact. Beyond the numbers, our crewmembers reflect who we are and a shared belief that when people feel supported, the next chapter doesn't have to wait. It begins with someone willing to step in and help.

Our key CommUNITY Crew partnerships this year include:

- | | |
|---|---|
| US Hunger | Boys Town |
| Heart of Florida | Central Florida |
| United Way | Kids in Support of Soldiers |
| Pet Alliance of Greater Orlando | Habitat for Humanity Seminole-Apopka |
| Early Learning Coalition of Flagler & Volusia | Habitat for Humanity Greater Orlando & Osceola County |
| Junior Achievement of Central Florida | IMPOWER |
| 8 Cents in a Jar | A Gift for Teaching |
| Ronald McDonald House Charities | Florida Virtual School Foundation |
| Lighthouse Central Florida | Boys and Girls Clubs of Central Florida |
| Samaritan Resource Center | HOPE Helps |
| Give Kids the World | Second Harvest Food Bank of Central Florida |
| Meals on Wheels, Etc. | Cannonball Kids Cancer |
| Harbor House of Central Florida | 9/11 Day of Service |
| Pet Rescue by Judy | Libby's Legacy |

We're proud of our crewmembers who show up for our community.

125+ CREWMEMBERS SERVED

1,295 HOURS donated

30+ NONPROFIT ORGANIZATIONS



THE NEXT STEP STARTS **HERE.**

What we do now brings us closer to financial freedom for all.

Thank you for taking the next step with us.

Donate today by visiting fairwinds.org/foundation.

