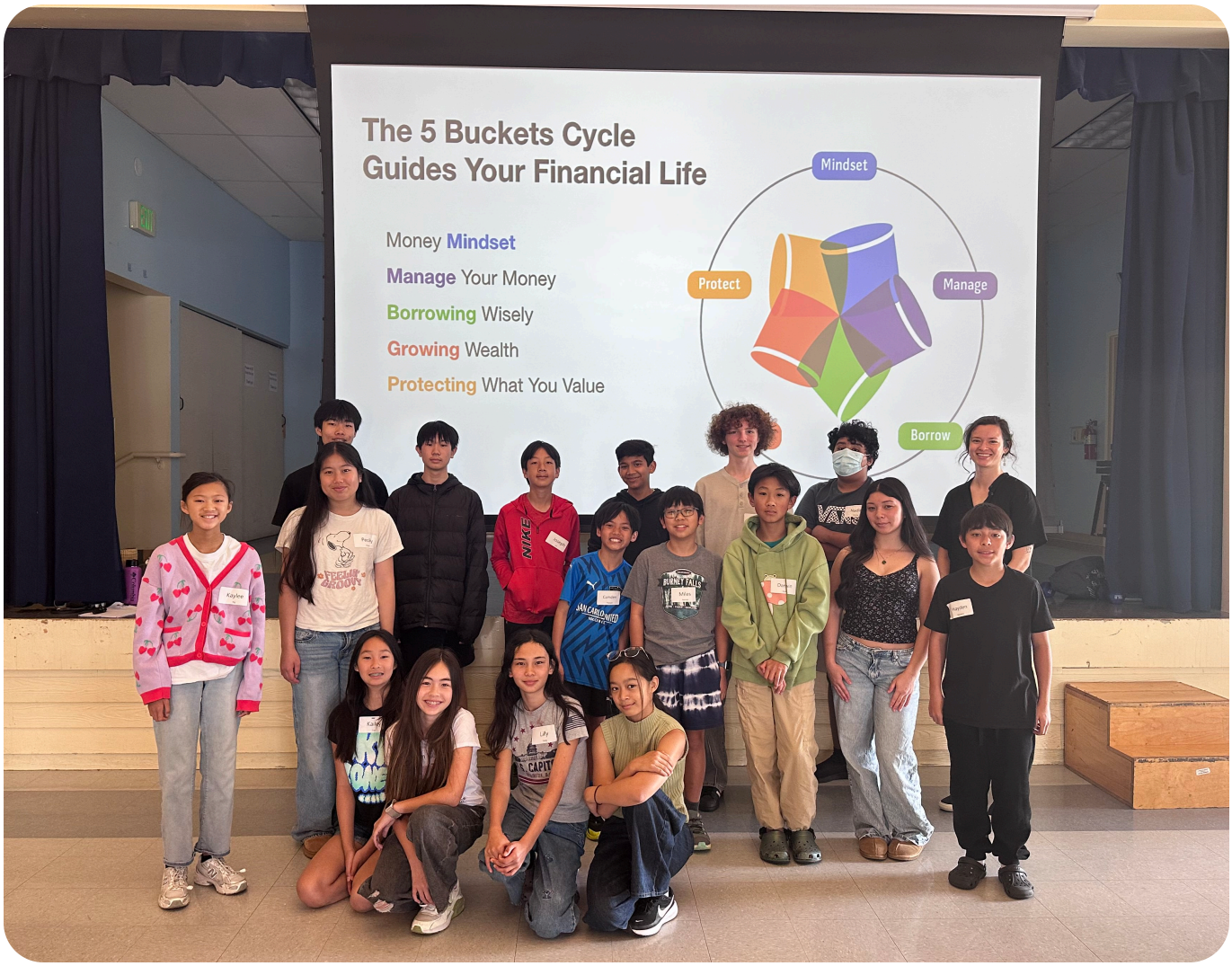
5 Buckets Foundation
Teaching Financial Literacy

ANNUAL REPORT
FISCAL YEAR 2026

JULY 1, 2025 – JUNE 30, 2026

Building Financial Wellness, One Bucket at a Time

Our mission is to empower individuals and communities with the knowledge and tools for lifelong financial wellness.



2,092 learners served in FY26

5.5/6 learner satisfaction

INSIDE THIS REPORT

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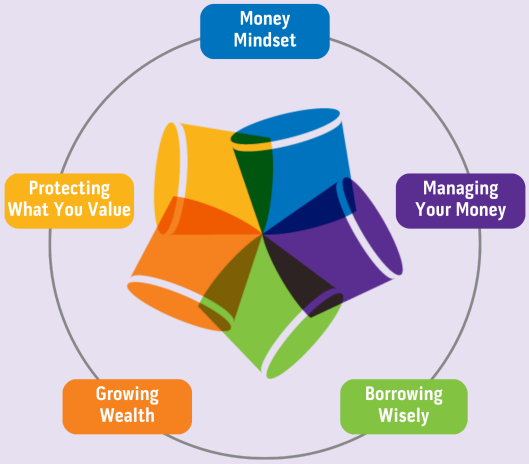
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ABOUT OUR PROGRAMS

Everyone deserves the tools to build a life of financial wellness.

5 Buckets Foundation teaches financial wellness through five simple, memorable ideas — the "buckets" — that help people understand, manage, and grow their money. We bring hands-on workshops to schools, community organizations, and employers, meeting learners where they are so money feels approachable instead of intimidating.



THE FIVE BUCKETS WE TEACH

1

Money Mindset

Explore the beliefs, habits, and emotions that shape your money choices.

2

Managing Your Money

Build helpful habits, practice budgeting, define needs vs. wants.

3

Borrowing Wisely

Learn how credit, credit cards, and interest work so you can use debt wisely as a tool.

4

Growing Wealth

Learn how saving and investing grow your money over time with an investor mindset.

5

Protecting What You Value

Recognize risks and learn ways to protect yourself and your family.

A Note from Our Board Chair



"This year we surpassed 6,000 learners in the history of the organization, focusing our curriculum around lifelong financial wellness."

Dear Friends of 5 Buckets,

This is my first letter to you as Chair of the 5 Buckets Board of Directors, and I want to begin by saying how much it means to write it. Since joining this Board in 2022, I have watched us grow from a single employee organization serving a small, but impactful, group, to a multi-person organization serving thousands of learners across a variety of demographics.

And while I have been incredibly impressed with everything that our staff, Board, partners, donors, and volunteers have accomplished, what resonates even more is what hasn't changed: 5 Buckets continues to be an organization doing serious work with real discipline, with a group of people who take the mission personally. Three years in, that is still the best description I can give of 5 Buckets.

When our Founder, Steve Mayer, started this organization, he set out with a simple goal: provide high-quality financial literacy education to those who need it most. I can confidently say we have executed against that goal. This year we surpassed 6,000 learners in the history of the organization, focusing our curriculum around lifelong financial wellness rather than one-time instruction, and partnered with dozens of outstanding schools, employers, and community organizations.

Importantly, our curriculum delivered measurable impact. Of learners surveyed, 97 percent told us they left with a better understanding of money than when they arrived. That result is our north star, and it comes down to one thing: we meet people where they are. Each session pairs practical tools with room to reflect and ask honest questions. Partners tell us that combination is what they value most, and it is why learners stay engaged.

Looking to the year ahead, I continue to be inspired by the mission at hand, and by the people who make this possible. To our CEO and staff, who carry the day-to-day work with genuine dedication: thank you. To my fellow Board members, who give countless hours: thank you. And to our donors and partners, who make every workshop possible: your support goes directly to programs that change how people approach their financial lives.

Helping our learners build confidence and resilience through financial knowledge, wellness, and literacy has been and continues to be central to who we are and what we do every day, and I can't wait to see what we accomplish together.



Henry Ferguson
Board Chair, 5 Buckets Foundation

Board of Directors

EXECUTIVE COMMITTEE

- **Henry Ferguson** — Board Chair
- **John Paul Franzia** — Vice Chair
- **Lisa Zuffi** — Treasurer
- **Nick Lynch** — Secretary

BOARD MEMBERS

- **Crís Alberto**
- **Christine Hollinden**
- **Brandon Kahoush**
- **Ikram Mansori**
- **Cody Martin**
- **Irene Montalvo**
- **Jen Scharre**

* Thank you to **Reese Dorrepaal**, **William Keller**, and **Alexandria White** who served on our Board of Directors during FY26

EMERITUS SOCIETY

- **Michael Howland**
- **Janis MacKenzie**
- **Dylan Mayer**
- **Michael Mayer**
- **Stephen D. Mayer** — Founder
- **Jim Woolwine**

Staff

FULL-TIME



Vicki Terheyden
President / CEO



Pei-Ling Lee
Director of Programs & Partnerships



Leah Kennedy
Program Coordinator

WHO LEADS OUR WORKSHOPS

Every session is led by a trained lead facilitator who brings our curriculum to life.

- **Chris Florez** — Senior Lead Facilitator
- **Nicholas Miranda** — Program Consultant & Lead Facilitator
- **Stacie Blanke** — Lead Facilitator

INTERNS

- **Rianna Lad** — Marketing Intern
- **Jessire T.** — ICA Cristo Rey Corporate Work Study Intern

Our Partners

We're proud to partner with schools, colleges, nonprofits, and companies who are invested in the financial wellness of those they serve — bringing financial education to classrooms, community centers, and Zoom rooms across the San Francisco Bay Area and beyond.

FY26 Highlights

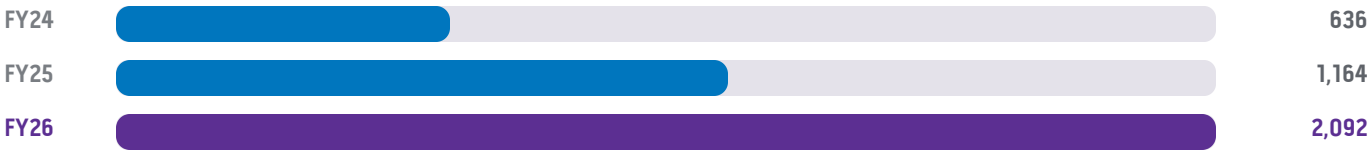
6,266
total learners served in org history

93
workshops delivered

20
partner organizations engaged

Learners Served, Year over Year

3.3x growth since FY24



Our Workshops Change Minds and Behaviors

93%
say their relationship with money improved after the workshop

72%
leave planning to set a financial goal

89%
can better manage stress or anxiety about their finances

From 803 pre- and post-survey responses, measured before and after each program.

Featured Partnerships

- Workshops for the entire freshman and senior classes at **ICA Cristo Rey Academy**
- Six-month series in English, Spanish, and Cantonese with **Mercy Housing California**
- Summer series with the **Junior Giants League** families and **AmeriCorps Ambassadors**
- Summer series with the parents and caregivers of **Children's Home Society of California**

Learner Demographics

- **1,220 youth** (ages 12–24) and **872 adults** reshaping their financial lives
- **7 in 10** learners are **low-to moderate-income**
- **84%** of learners identify as people of color; **56%** as Hispanic or Latina/o*

*Demographics self-reported in program surveys.

Growing Our Facilitator Team

9
active volunteer facilitators

3
Part-Time Lead Facilitators hired and trained

23%
of workshops led independently by non-staff facilitators

BEHIND THE NUMBERS

How We Measure Impact

Every workshop begins and ends with a short survey. Learners answer the same nine questions before and after each series, so we can see what actually shifted in the room, not just who attended. In FY26 we collected **over 800 survey responses**.

Survey Redesign: What We Measure

Reach

Who we serve, through self-reported learner demographics

Financial Wellbeing

How learners feel empowered and capable to manage their money well

Financial Behaviors

What learners do differently in their daily lives

Learning & Satisfaction

What landed, how it felt, and the stories learners share

Automating the Work

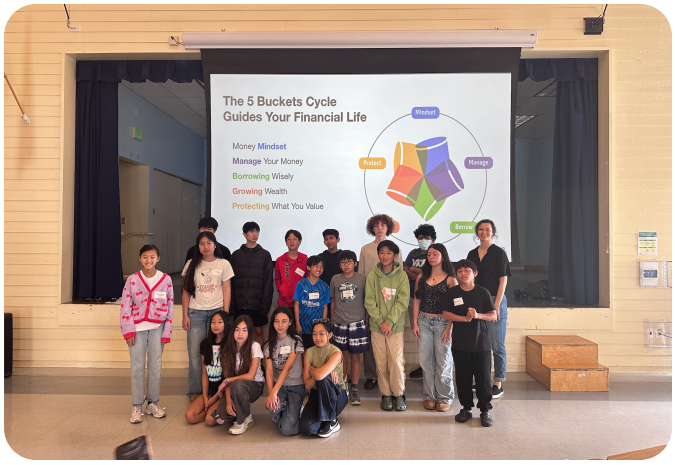
With the redesigned surveys in place, we built new impact automation that feeds results straight into our reporting. Partners and funders see outcomes sooner, and our team spends less time on spreadsheets and more time serving learners.

Watch Our Impact Show & Tell

Pei-Ling Lee, Vicki Terheyden, and Michael Kriegsman, PhD, walk through what's new, what's improved, and how it shapes our work.

Scan to watch, or visit 5buckets.link/Impact-ShowandTell

A Year in Pictures



Pei-Ling Lee with a workshop group at the Foster City Chamber of Commerce, March 2026



Leah Kennedy and Pei-Ling Lee lead a session at the Blue and Gold Pathway Conference at the UC Berkeley Center for Financial Wellness, April 2026



Madhavi Chimata reviewing our Ikigai activity at ICA Cristo Rey Academy, September 2026



Pei-Ling Lee facilitating a workshop at ICA Cristo Rey Academy, 2025



Leah Kennedy working with freshmen at ICA Cristo Rey Academy, August 2025



Volunteer Trysta Obee leading a full classroom at San Mateo PAL, May 2026



Jenni Castaneda and Chris Florez co-facilitating at ARISE High School, November 2025



Sjef Tijssen sharing about Borrowing Wisely at ICA Cristo Rey Academy, September 2025

Hear from Our Learners

What learners of all ages told us after their workshops.



Archbishop Riordan students, May 2026

> **"As a high schooler it's easier to disregard it as a problem for the future, but I'm really glad I've built the foundation and have become exposed to concepts early on to set me up for success."**
>
> High School Junior, Archbishop Riordan High School, 2026



Adult learners at Mercy Housing California, March 2026

> **"Honestly, the [workshops are a] constant reminder that we are not alone in financial situations. We tend to beat ourselves up due to our current situation, but we never give ourselves the grace we need to push through and do better."**
>
> Adult Learner, Mercy Housing California, 2026



EY College MAP students at Mission High School, April 2026

> **"Participating in this program has helped me think more consciously about my future and how I interact with money."**
>
> High School Senior, EY College MAP, April 2026

Financial Snapshot

Our work is made possible by a community of individual donors, partner organizations, grants, and in-kind support. Together, these sources allow us to bring financial wellness education to the people who need it most. Partner organizations contribute on a sliding scale, so that our programs remain accessible and free of cost to learners. Last year, 74 cents of every dollar went directly to programs — a reflection of our commitment to delivering our mission.

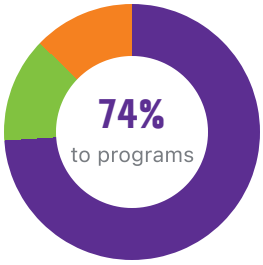
Where Our Support Comes From

$587,175 total

Individual donors	$405,308	**69%**
Paid partnerships	$90,450	**15%**
Grants & foundations	$39,556	**7%**
In-kind support	$38,514	**7%**
Events	$13,347	**2%**

How We Use Every Dollar

$485,262 in total expenses



- Programs — $359,236 (74%)
- Administration — $63,829 (13%)
- Fundraising — $62,197 (13%)

WITH GRATITUDE

Grants & Foundations

Institutional support underwrites the programs our learners never pay for. We're grateful to the foundations and grantmaking partners who invested in financial wellness this year.

- **Anonymous Foundation**
- **Heffernan Foundation**
- **Oakland Promise**
- **Outrageous Foundation**
- **Ross Stores Foundation**
- **Eileen and Fred Schoellkopf Family Foundation**
- **Valmark Global Gift Fund**

Founder's Circle

A select group of supporters have each committed $250,000+ to catalyze long-term, scalable financial wellness education through 5 Buckets' infrastructure, programming, and partnerships. Thank you to the following supporters:

Gail and John Jenkin · **Dan Lufkin** · **Stephen D. Mayer**

Our Donors

Thank you to everyone who made a gift to the 5 Buckets Foundation during Fiscal Year 2026 — July 1, 2025 through June 30, 2026. Your generosity helped us reach 2,092 learners!

Visionaries $50,000+

Anonymous
Lufkin Family Foundation Trust
SD Mayer, A Springline Company
Stephen and Patricia Mayer

Champions $20,000+

Gail and John Jenkin
Outrageous Foundation
Ross Stores Foundation
Jim and Sue Woolwine

Catalysts $5,000+

Albert R. and Patricia K. Ceresa Fund of the Community Foundation for Monterey County
DAFgiving360
Heffernan Foundation
Michael and Sally Mayer
Lee & Harvey L. Poppel
William and Jean Terheyden
Valmark Global Gift Fund

Builders $2,500+

Henry and Yasi Agah-Ferguson
American Online Giving Foundation
Citizens Business Bank
Fisher & Phillips LLP / Brandon Kahoush
Michael Howland
Dylan Mayer and Madeline Damore
Eileen and Fred Schoellkopf Family Foundation

Believers $1,000+

Bank of Marin / Jenni Castaneda
Beth Cross and Tony Stayner
Claudia and Will Ferguson
John Paul Franzia
James Isaacs
JPMorgan Chase
Stephen E. Leveroni
Nicholas O. Lynch
Vincent and Chrissy O'Gara
Karen Pajarillo
John and Mary Palmer
Meghan Railey / OPTAS Capital
Kim W. Scala
Patricia Vanegas
Rich Watson
Whittier Trust
Lloyd and Jane Wiborg

Supporters UP TO $999

Crís Alberto
Abigale Almerido
Anonymous (3)
Anonymous Foundation
Greg Barber
Julie Barton
Alison Beach
Adrianna Bender
Scott Bender
Suzanne Bender - Van Spyk
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Kristen Corridan
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Josiah Douglas
Matt Duncan
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Elisha Finney
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Alex Gac
Paige Goldsmith
Aidan Grele
Ben Grele
Colin Grele
Karen and Robert Griggi
Tori Gutierrez
Brian Ham
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Hoover Krepelka, LLP
Ellen Hornstein
Michael Horwitz
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Bon Jung
Julian Kennedy
Leah Kennedy
Susannah Kennedy
Michael Kriegsman
Martin and Mary Leahy
Sam Leahy
Choon-Chiat Lee
Donna Lee
Lin Lee
Pei-Ling Lee
Gloria Liu
Carter London
Dennis and Pam Lucey
Jill Lynch
Janis MacKenzie
Cody Martin
Kenzie Mayer
Nicola Mayer
Joan McCreary
Ryan McCutcheon
Meaghan McMahon
Stephanie Miller
John Mitchell
Terry Moran
Devon Morgan
Wyatt Nelson
Alvina Nishimoto
Jeremy Parise
Jennifer Peters
Gilles Pirio
Klaus Poppensieker
Scott Price
Ann Quilter
Varunika Raja
Elizabeth Ring
John Ring
Susan Roberts
Chloe Robinson
April Rosario
Malia Samonte
Erika Sato
Jennifer Scharre
Eric Scheidt
Steven Schnake
Anne Seppi
Fadi Shahin
Kai-Rey and Serena Sison Lee
Jessica Soske
Amy Sparkman
Steve Stoll
Elias Tarabay
Sze Ho Teh
Juliana Terheyden
Victoria Terheyden
Kuryan Thomas
Gary and Barb Toy
Francis Tran
Kara Utigard
Antoinette Vu
Thomas Weseloh
Alexandria White
Alwyn Wong
Jonathan Woolwine
Kathleen Wright
Candice Pui Yu
Nick Zier
Stefan Zier
Lisa Zuffi

We have made every effort to list each donor accurately. If your name is missing or misspelled, please accept our apologies and contact us at vterheyden@5buckets.org so we can correct our records.

Changing Lives, One Learner at a Time



LEARNER PROFILE

Nathalie

A student at ICA Cristo Rey Academy in San Francisco, Nathalie took part in a 6-week 5 Buckets workshop series in 2025.

> **"These workshops can help your whole life by creating the mindset you want and need [for] being financially stable in your future."**

Before this class, I didn't really know much about being in debt or about savings, even though I'd see my parents paying taxes and dealing with those things. The financial literacy class taught me so much, especially about how to invest and how to take care of my savings.

I was especially excited to learn about investments since I want to be a realtor in the future, and it was surprising to realize I could use real estate as an investing option. **Knowing what I know now, I feel like I'll be able to use everything I've learned to become financially stable, which has always been my dream.**



VOLUNTEER FACILITATOR PROFILE

Jenni Castaneda

First Vice President/Sr. Relationship Manager at Bank of Marin, Jenni has volunteered with 5 Buckets across multiple workshop series at ARISE High School.

Supporting youth and underserved communities has always been a passion of mine. My volunteer work has centered on mentorship, college preparation, and financial literacy, helping students build confidence and create real opportunities for their future. I was drawn to 5 Buckets because I believe in their mission and their approach, combining financial literacy with psychology to help students understand not just how to manage money, but their relationship with it and the behaviors that shape their decisions.

Financial wellness is essential to overall wellbeing. It empowers people to make informed decisions and work toward their goals, and learning these skills young helps build habits that can last a lifetime.

The moment that's stuck with me most is seeing that lightbulb click, when a student connects a topic to their own life and walks away with something practical they can actually use. Through teaching, I've also gained new insight into my own relationship with money. **To any future volunteer, I'd say this: you'll show up for these students, but you'll walk away having learned just as much yourself.**

Donor Spotlight



DONOR PROFILE

Gloria Liu, CPA

Director of Finance at Archbishop Riordan High School, Gloria has been a 5 Buckets supporter since 2021.

I give to 5 Buckets because I want to support an organization that makes a meaningful, lasting impact through financial literacy education. What resonates with me most is the focus on lifelong financial awareness. This isn't knowledge you need at just one stage of life, it empowers people to make better decisions and reach the next level, personally and professionally, at every stage.

I'm also a firm believer in the power of compound growth and time as one of our greatest financial assets. The earlier someone learns about saving and investing, the more time they have to benefit from it. Financial education gives people the foundation to make the most of that opportunity.

One experience that has stayed with me was observing a 5 Buckets workshop at Skyline College. Watching participants engage with the material and walk away with practical knowledge reinforced just how valuable this work is, it was meaningful to see 5 Buckets' mission come to life in the classroom.

To anyone considering giving to 5 Buckets, I'd say this: your contribution is like planting a seed and laying a strong foundation for the future success of many program participants. An investment in financial education continues to benefit people long after the class is over, helping them build a stronger future for themselves and their families.

5 Buckets Summer Social JUNE 3, 2026



Guests and host committee members at the Summer Social. [L-R: Irene Montalvo, Chris Hammel, Edmundo Co, Jenni Castaneda, and Alicia Valle]

This summer we had the pleasure of hosting our annual 5 Buckets Summer Social. We were thrilled by the turnout and support! Together we raised **$20,000** and made valuable connections with people across our community.

WITH THANKS TO OUR EVENT SPONSORS

SD Mayer & Associates, A Springline Company · Five Star Bank · Whittier Trust · Bank of Marin · Tri Counties Bank · Hoover Krepelka, LLP · Steve & Patty Mayer · Stephen E. Leveroni

THANK YOU TO OUR HOST COMMITTEE

Ehren Cahill, Jenni Castaneda, Chris Florez, Valeria Gutierrez, Leah Kennedy, Pei-Ling Lee, Irene Montalvo, Varunika Raja, Malia Samonte, Vicki Terheyden

One Year Closes, and On to the Next

FY26 proved the model works at scale. FY27 is about depth: serving more learners without thinning the experience, training enough facilitators to keep pace with demand, and building the evidence that shows what sticks months after a workshop ends.

A Note from Vicki



I have a lot to be grateful for as we look to the next year of growth for the 5 Buckets Foundation.

I'm incredibly proud of the nimbleness of our small but mighty team of staff and facilitators. We learn quickly, experiment often, and keep our learners at the center of everything we do.

We're always evolving. Even with careful preparation, programs rarely unfold exactly as planned, and we've learned to pivot where needed — which is fitting, since we're growing right alongside our learners.

We can't — and choose not to — do this work alone. Partners, volunteers, donors, and our steadfast Board help us put every piece together. Thank you for cheering us on and helping us grow.

See below for a quick look at our priorities for the coming year.

Vicki Terheyden
President / CEO
5 Buckets Foundation

Reach more learners

Grow partnerships and serve 3,000 more learners, deepening our work with low-to-moderate-income individuals.

Strengthen communities

Bring our curriculum to multiple generations within a community, to develop a shared language around financial wellness.

Grow the facilitator bench

Train new facilitators, especially those who speak Spanish and languages other than English, so partner demand never outruns our capacity.

Measure what lasts

Continue to evaluate the experience of our learners, and track what happens post-workshop.

Fill the Next Bucket with Us

Here are three ways to keep this work moving in FY27 — and all of them start with a conversation.

Give

A gift of any size supports access to our programs. Make a donation online at **5buckets.org/donate**, or contact us about a multi-year commitment.

Partner

Bring our workshops to your school, campus, or community organization. If you are ready to prioritize financial wellness, let's talk.

Volunteer

Train as a facilitator and lead workshops in your community. No finance background required — we teach you what you need to know.

What We Need

Every gift fills the next bucket. Monthly gifts help us with planning. Your investment keeps our programs **accessible** to the students and families who need them most.

TRY IT YOURSELF

How Full Are Your Buckets?

Take our free quiz at **5buckets.org/quiz** and find your growth edge.

Ready to Start?

Email **vterheyden@5buckets.org** or call **(415) 335-4123**

Donate Today | Become a Partner

Thank you for building financial wellness with us.

5buckets.org · 5buckets.org/donate · A 501(c)(3) nonprofit · EIN 83-2492102