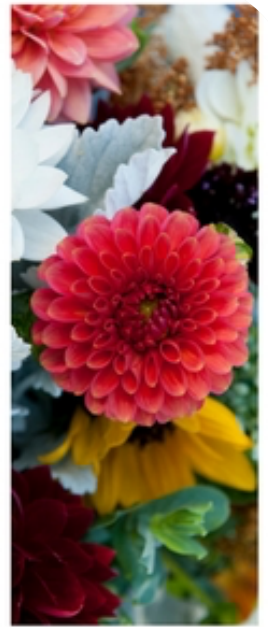


# 2016 Annual Report



*“I learned not to act on habits but to think about every decision.”*

# Executive Address



The common thread through Game Theory Academy's programs is our transformation of financial literacy - a dry and abstract lesson at best - into a youth-centered, hands-on program where young adults develop realistic decision-making habits for spending, saving, and setting goals. We bridge the confidence gap between students' economic status and their goals by offering a practical financial education (how to avoid bank fees, how to make a budget) embedded in strategic thinking skills (how to evaluate the benefits and costs of competing options, how to align your daily decisions with your long term goals).

What does the future look like for Game Theory Academy? In 2016, we embarked on a strategic planning process to explore this question. What is our value proposition? In the face of rising demand, from students and partner agencies, how big should we grow? How do we fund a sustainable budget? What is the right staff team to implement the plan?

To fuel this process, we added two members to our Governing Board and convened an Advisory Board of corporate executives. We are channeling their ideas and feedback into a three-year plan that will take us to our ten-year anniversary.

In the meantime, while we plan, there are young adults who want Game Theory Academy's skills now. This fall we asked our donors to help us grow to meet rising demand, and they answered our call. We raised \$6,119 more than our \$50,000 goal! With our donors' faith in us, and the resources they provided, we are moving forward with plans to increase our impact in 2017 and beyond.

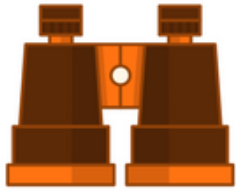
Best regards,

Patricia Johnson  
Executive Director



*“Game Theory Academy taught me how to read the fine print, plan ahead, and save money.”*

## Our Reach, Our Impact



**263** youth learned strategic decision-making through a financial lens in Make Your Decisions Count



**40** youth at WOW Farm developed professional skills they can apply to the career path of their choice



**21** youth built their credit and practiced saving for a goal in a Lending Circle



**134** youth attended 1-2 hour workshops on making goals for their paychecks, managing a checking account, or building credit



**46** volunteers coached students in resume and job interview skills



**304** people played the Oakland Treasure Hunt, our annual fundraiser

# Make Your Decisions Count

## Make Your Decisions Count Graduates:



**98%** gained the tools to make better decisions in all parts of life



**97%** learned the 'real cost' of products advertised as easy ways to get fast money



**96%** can take better care of themselves in a confusing & competitive economy

*"I learned how to use strategy to make a decision."*

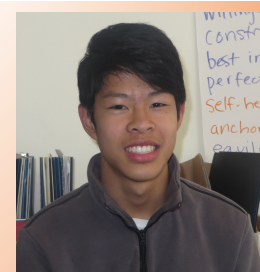
Make Your Decisions Count is our signature program - an innovative approach to financial education that eschews traditional right/wrong instructions on spending, saving, and budgeting, and offers youth new frameworks for thinking through their decisions: setting goals, plotting steps to achieve those goals. Whether they are saving for college, a car, or for prom, we value and validate all of their goals. This year, Game Theory Academy offered Make Your Decisions Count at our downtown Oakland office and at six partner sites (more than ever!) as well as abridged workshops at another nine partner organizations and schools, including SOAR for Youth, East Bay College Fund, and more.

## 2016 MYDC Host Partners



## Working to Save, to Learn

*In Make Your Decisions Count, Tyler learned the importance of saving for his future and stopped spending recklessly. Learning about college loan options also opened doors for him. Previously he'd just been told, "Loans are bad." He wasn't sure college was an option, since his parents couldn't pay. Tyler is now a freshman in college, living on campus, and working in the dining Hall. He did decide it was in his best interest to take out student loans. Every time he makes a purchase, he says he thinks about what's in his best interest: should he go for the best option or a cheaper alternative? Tyler is currently saving up for a computer and his next tuition payment: he has \$1,500 in savings and needs \$700 to reach the goal.*



# WOW Farm

## WOW Farm Graduates:



# WOW FARM

The WOW Farm internship continues to be a place where youth put the financial and decision-making skills Game Theory Academy teaches into practice in a business setting (making decisions, based on information about resources and constraints) while they earn a paycheck and learn communication and teamwork skills that will help them get good jobs. Many of these youth will need to support themselves at a young age. The economic survival skills they learn at WOW Farm will serve them for a long time – while they take pride today in the beautiful produce and flowers they harvest, grow, and sell to our generous and loyal customers.



## Thank you WOW Customers!

Chez Panisse	Flora	Jane Hammond Events	Penrose
Cook and Her Farmer	Gorgeous & Green	Kilovolt Cafe	Pizzaiolo
Cosecha	Homestead	Mandela Market	STEM Kitchen & Garden
Duende	Howden Market	Nido	Wisteria

*“Earning a paycheck has changed my relationship with money. I now know how it feels to work, get paid, save, and spend.”*

### A Mock Interview Becomes a Job

During a mock interview event during her WOW Farm internship, 15-year-old Laurel sat down with Steven Day, co-owner of the Cook and Her Farmer. At the end of the interview, Steven gave Laurel feedback, as we ask every volunteer. He raved about her enthusiastic attitude about her WOW Farm experience. So much so that he offered her a working interview at his restaurant. Laurel worried she would get the same feedback she'd heard before – she was too young – so she put her best effort into that busy brunch shift to demonstrate her readiness to work hard. She got the job and has been working at Cook and Her Farmer for over a year.



# Lending Circles

## Lending Circle Participants:



**99.5%** on-time  
payments



**650** average  
ending credit  
score



**0%** default  
rate



**\$67** average  
monthly  
payment

*“I joined the Lending Circle program to end my family's cycle of poverty. I want my children and I to be secure and stable in our future.”*

Lending Circles, a social loan program, is new to our portfolio and still small in scale, but incredibly impactful. Our Lending Circle participants achieved a 99% on-time payment record, a zero default record, and real improvements to their credit: a gateway to a first apartment, better credit card APR, and even a job, as many employers now check credit scores. The tangible boost to their financial security, combined with the opportunity to practice budgeting for a monthly payment, is an incredible way for youth to put their Game Theory Academy education into practice in the real world. The MacArthur Award winning Mission Asset Fund, our partner, developed the Lending Circle technology.



## **“This is my first step to get my credit back on track”**

Demetrius took the MYDC class in 2011, when he was a community college student interning in a hospital's Neonatal ICU. He planned to transfer to a four-year college within a couple years. He made other adult decisions: he bought a car, took care of some dental work. Fast forward to 2015, he applied for a credit card and was denied! It turns out that his stolen car, which he could never afford to retrieve from impound, and the dental bills, which kept coming even after he lost his coverage, added up to a subprime credit score, under 550. When GTA launched Lending Circles, we sent an invitation to 1,500+ student alumni. Demetrius was one of the first to respond. After Lending Circles, Demetrius' has a score of 630 and was able to use the zero-interest loan to pay off his dental debts. He still works in healthcare and attends community college. He hopes to transfer to a four-year college in the next two years, to finally achieve his goal of a Bachelors in Nursing.




**LendingCircles**

MANAGED BY MAF

# Career Development Volunteers

## Mock Interview

### Participants:

 **80%** of students who who looked for a job after our mock interview events received a job offer.

 **85%** who looked for a job after our mock interview events received a job offer.

Volunteers support Game Theory Academy in various ways – special events, marketing, at our farms – but the most meaningful way we engage volunteers is at mock interview events. GTA Alumni and WOW Farm Interns practice interviewing and receive instantaneous feedback about how to tell their story with confidence. These events provide an amazing opportunity for youth to practice speaking with professionals, making their next ‘rea’ interview less intimidating. We are grateful to the individuals who gave their time coaching our students, as well as the companies that sent groups of volunteers this year: Insperity, Mighty Hive, Sunset Magazine & Yale Day of Service.

*“In school you don’t learn much about interviews, you just learn how to dress up nice. In the mock interviews at WOW Farm, we got pointers and experience.”*



Abdul Mahid

**Thank you!**

Marshall Yankowitz

Amanda Ahl

Eli Luberoff

Jen Enrique

Megan McCre

Andrew Taw

Eric Brown

Jen Kokko

Miranda Crowell

Antonio Cruz

Erika Ehmsen

Jessica Cole

Nick Dimond

Barbara Giuffre

Frances Sawyer

Johanna Silver

Peggy Liu

Ben Brint

Gadi Meir

John Gibbs

Raymond Martina

Bryan Tsiliacos

Henry Biermann

Jorie Fox

Rebecca Miller

Buzz Brown

Henry Bin

Justin Liang

Ruberto Laura

Caitlin Rose

Hope Bryson

Justin Vandebroek

Saba Gebre

Chantal Lamers

Hugh Keith

Ken Yamaguchi

Sara Stapleton

Don Johnson

Jaclyn Lim

Kevin Hoffman

Troy Ault

Doug Ireland

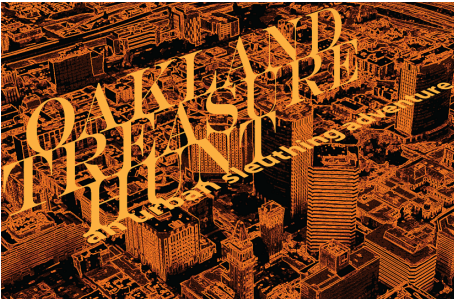
James Rawson

Larry Bensky

Zac Mutrux



# Oakland Treasure Hunt



The Third Annual Oakland Treasure Hunt was a smashing success! The Hunt is a unique urban sleuthing adventure played on the streets of downtown Oakland – a fun exercise in strategic thinking. What better way to celebrate and support the Game Theory Academy mission!? Teams have three hours to solve clues leading to landmarks, architectural delights, and vestiges of Oakland’s rich history. Winning teams received gift certificates to top Oakland restaurants (many WOW Farm customers!), Warriors tickets, cakes, and more prizes. We are grateful to everyone who played and supported the Hunt, what we believe is the most fun fundraiser in town. The event raised over \$10,000 for Game Theory Academy’s mission to provide excellent decision-making skills to young people as they face major financial decisions entering adulthood.



**304** players



**31** volunteers



**13** sponsors



**21** prizes



**7** winning teams



## 2016 Sponsors: Thank you!!

**Prizes donated by:**  
 Golden State Warriors, Miette Bakery, James and the Giant Cupcake, We the Minis, The New Parkway, Numi Tea, Oakland Zoo, Berkeley Bowl, Oaktown Spice Shop, Solespace, Mr. Espresso and these fantastic Oakland restaurants:  
 Calavera, Camino, Drake’s Brewing, Duende, Enoteca Molinari, Farley’s East, Flora, Homestead, Lungomare, Nido, and Starline Social Club.



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Oakland-Berkeley Association of Realtors

Quest Foundation

Red Oak Opportunity Fund

Rogers Family Foundation

Union Bank Foundation

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Wells Fargo Foundation

### Angel \$5,000+

Constance Bernstein  
Brent Noorda  
Nancy & Kevin Sidow

### Investor \$2,000-\$4,999

Christopher Ducar  
Joseph Geraghty  
Moira Geraghty & Brian Baum  
Stuart Goldstein  
Susan & Jonathan Hobley  
Carmen Landau  
Betty & Bob McGarry

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Joan & Ron Cornwell  
Namita Kamath & Keith Deming  
Vijaya & Suresh Kamath  
Tawana Nichols  
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Kelly Reine  
Robert Selna  
Sophia Skoda & Joe Madison  
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Tracy Tuens  
Elisabeth Watson & Nigel Blair-Johns  
Patti White

### Mentor \$150 - \$499

Kendra Armer  
Semadar Barzel  
Jane & Jarie Bolander  
Devin Brosseau & Ermelinda Harper  
Stephanie Cheng  
Gilberto Cooper  
Elizabeth and Ed Cussler  
Sunita Deshmukh  
Lisa Forti & Faye Jaime  
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Christy McKnight  
Aron Nussbaum & Tania Sadoun  
Susan Tanaka  
Sally Van Etten  
Martha Whitney

### Donor \$1 - \$149

Valerie Achorn  
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Ellen Weinreb  
Scott Weston  
Molly Whelan  
Terry White  
Anne Wilks  
Laura Zambrano

**Local food and beverage businesses generously donated food, wine, beer, and prizes for our spring and summer farm parties. Thank you!**  
Tacos Oscar, Nido, Alysian Wines, Starline Social Club, Pop-Pop Paletas, Fieldwork Brewing Company, St. George Spirits, Temescal Brewing, Two Mile Wines, Boot & Shoe Service, Cosecha, Dona Tomas, Kronnerburger, Penrose, Pizzaiolo, Tacubaya, Jane Hammond Events, Enoteca Molinari.

## Staff

Hayley Axel, Program Manager  
Jen Cavanaugh, Program Director  
Jasmin Dial, Outreach Manager  
Patricia Johnson, Executive Director  
Philip Krohn, WOW Farm Director  
Jess Myles, Flower Farm Manager & Educator  
Jon Price, Produce Farm Manager & Educator

## Instructors

Joanne Da Luz  
Sayla Eisner-Mix  
Andrew Goldstein  
Nan Howard  
Candy Pareja  
Jasper Smith

## Interns

Tatianna Boyd, Envision Academy High School  
Franklin Sosa Martinez, Street Academy High School



## Board of Directors

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# Game Theory Academy



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*“Earning a paycheck at WOW Farm has changed my relationship with money because I now know how it feels to work, get paid, save, and spend.”*

