2015 Annual Report





"The most surprising thing I learned at GTA is that I have choices."

Executive Address

Game Theory Academy works at the intersection of many fields: youth development, education, financial empowerment, workforce development. Perhaps you have read one of the recent studies that posits that financial education "doesn't work." I have something to add. What does not work is uncontextualized, abstract lessons about sums of money a student does not have or about financial services a student cannot access.

What does work, we have found at GTA, is a financial curriculum tightly tied with opportunity. We catch youth at a pivotal moment in their lives, offer them earned income, and engage them in discussions about what to do with that money – for their best interest.

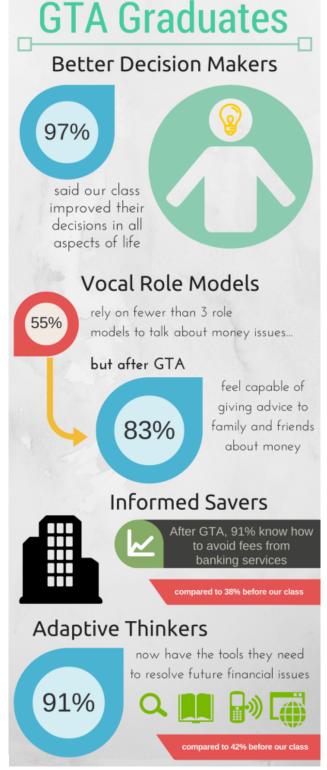
At its heart, GTA prepares youth to make lifechanging decisions about their money, their time, their friendships, their education, their skills, and their goals.

Youth leave GTA better prepared to advocate for themselves to financial institutions, to absorb financial shocks, to build marketable skills, and to jump at opportunities to grow and achieve.

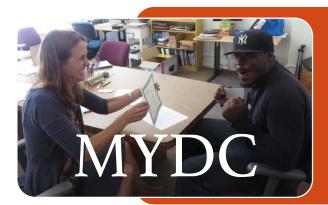
As we look into the new year, we are developing partnerships to expand the venues where we reach youth and meet youth where they are accessing job or academic support, while maintaining our open door for disconnected youth who are not already on a supported opportunity path to learn the life skills only GTA teaches.

Thank you for your support, partnership, and enthusiasm.

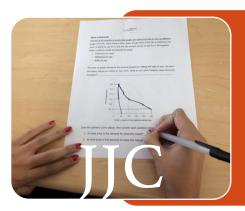
Sincerely, Patricia Johnson Founder & Executive Director



Youth Served



2IO youth learned strategic decision-making through a financial lens.



75 drew a decision tree to map out the lives they will lead after juvenile hall.

> 39 youth prepared for the workforce in workshops on resumes, networking, and interview skills.



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



Make Your Decisions Count

GTA's core program, Make Your Decisions Count, teaches youth to calculate how their daily decisions – financial, academic, employment, or personal – will cost or advance their goals. This 20-hour after school course. All participants receive a cash stipend that is used as a teaching tool to illustrate the concepts of opportunity cost and tradeoffs, in real time.





90% of GTA graduates indicate that they have used GTA's framework to make one or more positive decisions related to family, relationships, workplace, or school choices.



84% indicate the GTA tools would help them decide whether or not to take risks to get fast money.

2015 MYDC Host Partners: Richmond East Oakland





Alameda County Independent Living Skills Program

"The most surprising thing I learned at GTA is that there are people and programs out there willing to reward us for saving money."



Careers Crash Course

Career readiness goes hand-in-hand with financial learning, and the program we have designed builds on the strategic thinking and decision making skills central to the GTA curriculum. Through workshops and individual coaching with business professionals, our students prepare their confidence and communication skills to explore and find a place in the work world. "My strategy for setting goals and saving money is to get perfect information about what I'm saving for and then to save in small, manageable chunks."





84% said their interview and job application skills were dramatically or very improved because of the Crash Course.



70% of alumni said ALL of the skills learned in the Crash Course would help them in the future.

Lending Circles

New in 2015, GTA began offering a creditbuilding tool to GTA students and alumni. Groups of 6-12 youth form a small, zero-risk 'loan fund': participants agree on a set amount to contribute monthly and each month one member of the group receives the pool of money. This 0% interest loan helps build saving habits and improves credit scores over time (168 points on average). GTA partners with <u>Mission Asset Fund</u> to offer Lending Circles. Our first group (pictured) called themselves "Bob the Credit Builder."



Before I had health insurance I went through various medical problems that forced me to go to the Emergency Room. My credit score has been affected greatly. Joining a Lending Circle is helping me to put my credit score back together and move on with my life.



The WOW Farm Youth Entrepreneurship Program is a paid internship in sustainable agriculture, business skills, financial planning, and career readiness. Robust professional experiences, as well the ability to communicate their accomplishments and new knowledge, are necessary for youth to move forward towards career and academic success. WOW Farm gives youth a rewarding activity that addresses their need for income and money management, while teaching tools they can use to make better decisions in all areas of life.





92% report that WOW Farm skills have transferred into future opportunities to secure work, attend college, or achieve other goals.



90% say they better understand their money habits and how to change ones that don't work.

Our Customer Community

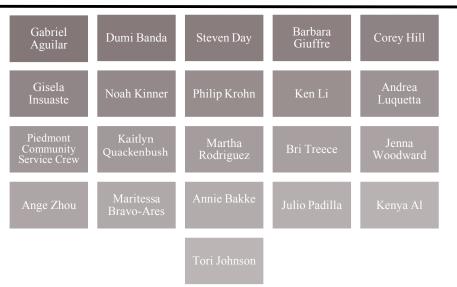






Thank you to all our volunteers





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Oakland Treasure Hunt





WOW Farm

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* Supporter of WOW Farm
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"I think the lessons are extremely relatable to modern teens."



"My strategy for my goals is to keep myself motivated, whatever I do be the best at it and never give up on my dreams. When saving money, I have a budget and keep track of how much I spend."