

Teaching kids how to make money matter

BY ANDY BROWNFIELD | abrownfield@bizjournals.com

When John Keuffer picked up "Rich Dad, Poor Dad" by Richard Kiyosaki in 1998, he had no idea the book would change so much for him, and for disadvantaged kids in Cincinnati and elsewhere.

"As a middle-class kid, my family didn't talk about finances," Keuffer admitted. He read Kiyosaki's financial literacy book four times.

"Why did I have to learn this at 31?" Keuffer mused. "What if I learned these principles at 11?"

In 1999, Keuffer met former Bengal Rich Carey. The two realized they shared the same passion. They drew on their mutual experience, Carey as the owner of an athletic training facility and Keuffer as an NFL consultant and director of the nonprofit Teen Response, to put together a program called Money Matters: It's Either Working for You or Someone Else.

"Our goal is to teach kids and give them an opportunity most of us didn't have as youngsters," Keuffer said. "We



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John Keuffer

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Ten years later, the duo has published a book by the same title and is teaching their course in schools across the country.

"What's really neat is that since John and I started, we can see some of the kids who have grown up and are going to college or starting families," Carey said. "It's rewarding to see kids succeeding who have never looked outside of Madisonville."

One of those kids is Mark Pettit, a Rhode Island ninth-grader who took the Money Matters course last year.



Carey

"One thing they taught is, a lot of people see money as a bag of chips or a drink," Pettit said. "They taught that money is an employee, and if you're a business owner, you don't want your money working for someone else and you certainly don't want it sitting around doing nothing."

Pettit has since put his money to work, starting a worm-composting operation. Once it produces, he'll be able to sell the rich soil to local gardeners and the worms to Rhode Island's many fishermen.

"A lot of adults tell us they wish they had this info 30 years ago," Carey said. "If we can get to kids before they get a credit card, hopefully we can teach them responsibility and delayed gratification."

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Donnellan

Executive director: Kathleen Donnellan

Board president: Philomena Ashdown

Number of board members: 14

Employees: 116

Address: 100 E. Eighth St., Cincinnati 45202

Phone: (513) 241-7745

Web site: www.CatholicCharitiesSWO.org

Fiscal year 2006

Grants	\$9,698,954
Total revenue	\$10,896,820
Total expense	\$10,777,670
Excess (deficit)	\$119,150
Assets	\$8,802,261

Highest paid employees

Name	Salary
Kathleen Donnellan, executive director	\$97,751
Eugene Johnson, regional director	\$77,540

Largest program services

Program service	Expense
Food bank	\$4,463,982

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