



Stronger Together

2025 Annual Impact Report

MISSION

At Kids' Chance, we believe every child deserves the chance to pursue their dreams—even in the face of loss.

Kids' Chance of America powers a nationwide movement, uniting 50 state nonprofits around one mission: to turn hardship into opportunity. Through innovative tools and a strong referral network, we connect eligible students with the scholarships and support they need, when they need it most.

By equipping our state affiliates with training, technology, marketing and other resources, we strengthen the entire network. In doing so, we can reach more kids and change more lives.

Because hope grows stronger when we do—together.





Message from the Board Chair

Dear Friends and Supporters,

At Kids' Chance of America, we believe in the power of connection. When we come together, we grow stronger—and with that strength, we can help more kids.

What started as one man's mission in Georgia has grown into a unified national movement. Today, Kids' Chance organizations are working together to turn tragedy into opportunity for the children of workers who have been killed or seriously injured on the job. This powerful network reaches across industries, state lines and communities to ensure no child's future is derailed because of a workplace accident.

Now that Kids' Chance has a presence in all 50 states, we're entering a new chapter—one that positions Kids' Chance of America as the hub of this growing nationwide movement. Our focus is shifting to supporting and strengthening state organizations in their vital mission. Through innovative tools, strategic guidance and a robust referral network, we help states connect eligible students with the scholarships and support they need.

KCOA exists to amplify the work of our state partners. By providing critical resources like training, technology, marketing and operational guidance, we help strengthen every corner of our network. When one state grows its capacity to serve, we all benefit. When we innovate together, we raise the bar for what's possible. We are truly **Stronger Together**.

The impact is clear: more than 11,000 scholarships awarded, totaling more than \$42 million—and we're just getting started.



“
THE IMPACT IS CLEAR: MORE THAN 11,000 SCHOLARSHIPS AWARDED, TOTALING MORE THAN \$42 MILLION—AND WE'RE JUST GETTING STARTED.

”

Behind each of those numbers is a student pursuing a dream that once felt out of reach. Their stories are the heart of our mission and the reason we continue to invest in growing this movement.

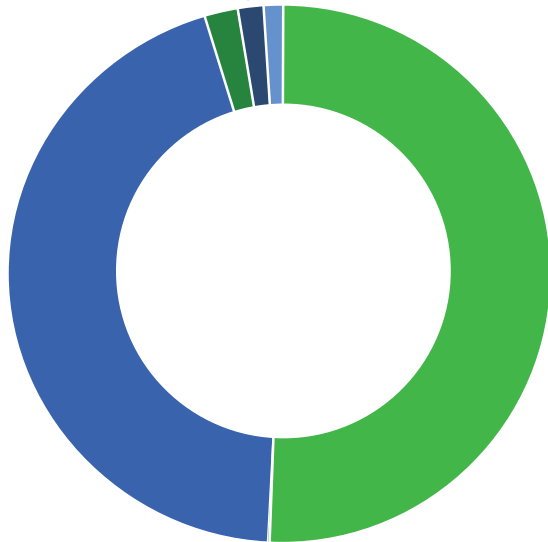
To our volunteers, donors and partners: Thank you. Your commitment makes us stronger and propels us to a brighter future. In a perfect world, no family would face the aftermath of a workplace injury or loss. Until that day comes, we stand united—lifting up the kids who need us most.

Together, we are not only providing scholarships—we are creating possibilities. We are changing lives. And we are proving, every day, that we are **stronger together**.

With gratitude and hope,
Jennifer Wolf
Board Chair
Kids' Chance of America

By the Numbers

Total Operating Revenue: \$1,258,948



- Corporate Giving: \$635,704
- Individual Contributions: \$572,085
- Membership: \$25,000
- Other Revenue: \$15,454
- Organizations/
Small businesses: \$10,705

For the period of July 1, 2024–June 30, 2025



734

Number of scholarships*



Average scholarship*:

\$4,287



Funds allocated*:

\$3,146,453



Planning for the Future



Kids' Chance of America's Planning for the Future program aims to identify and support kids impacted by a parent's workplace injury long before they reach college age —ensuring that they know help is available when the time comes.

Our PFF program currently has 1,507 students—up **10%** over the previous year. The number of potential future applicants is also up 18%, reflecting growing awareness and deeper trust in our mission to walk alongside these families every step of the way.



AT ENLYTE, PEOPLE CENTERED CARE FOR INJURED WORKERS AND THEIR FAMILIES IS THE CORE OF OUR MISSION. MY INVOLVEMENT WITH KIDS' CHANCE REFLECTS THIS COMMITMENT, AS WE PROVIDE EDUCATIONAL PATHWAYS THAT TRANSFORM THE FUTURES OF CHILDREN FACING HARDSHIP.



Tim Howard, SVP, ENLYTE

Planning for the Future Program Participation

Figures as of	6/30/24	6/30/25	Increase (%)
Total Student Referrals	1,370	1,507	10%
Total Referrals 15 and under	414	489	18%
Total Referrals 16 and over	956	1,018	6.4%
Students Referred by PFF to Kids' Chance State Organizations	980	1,042	6.3%
Scholarships awarded	130	144	10.7%

State Allocations and Grants



This year, Kids' Chance of America allocated **\$360,000** in direct scholarship funding to our state organizations, plus an additional \$40,000 through the Jim Hudak and Sally Silvia Scholarship Fund, continuing our commitment to ensuring that every eligible child has access to the educational support they deserve. But our investment doesn't stop there.

The Kids' Chance scholarship program continues to grow nationally.



Since 1988, Kids' Chance organizations have awarded more than **11,000 scholarships** totaling more than **\$42 million**.

KCOA is committed to strengthening our nationwide network, investing approximately 80 percent of the 2024–2025 budget in services that directly benefit our state organizations. This support fuels everything from training and marketing to nonprofit best practices. It powers our national conference, the scholarship platform and our Planning for the Future program. It brings states together through webinars and roundtables, expands visibility through marketing and Kids' Chance Week activities, accelerates growth and provides critical assistance through emergency grants.

Every dollar is a step toward a stronger, more connected network—and a brighter future for the kids we serve.

Because when we invest in each other, we are truly stronger together.



Powering Progress Across the Nation

At Kids' Chance of America, we know that strong state organizations are the foundation of our national impact. That's why we invest in innovative support services and nonprofit best practices—not only to strengthen our state members, but also to energize our broader community of partners, volunteers and donors. Through targeted programs, peer learning and recognition of excellence, we're building a smarter, stronger and more connected movement.

At KCOA, every initiative is designed with one goal in mind: to ensure we are stronger together—for our kids, our states and our future. Our key initiatives include:

Presidents Circle

The **Presidents Circle** engages past national leaders in shaping the future of Kids' Chance. This distinguished group offers wisdom, experience and continuity, gathering annually at the National Conference to help guide the continued growth and success of our mission.

Kids' Chance Week

Each fall, we shine a spotlight on our mission with **Kids' Chance Week**—a national campaign to raise awareness and support for our work. In 2024, 100 percent of our state organizations participated in this Awareness Week—and in 2025, we'll rally around the theme

Stronger Together from **October 13-17**—uniting our states, partners and communities to amplify our impact and grow our reach.

National Ambassador Program

The **Kids' Chance Ambassador Program** brings our mission to life by empowering former scholarship recipients to share their stories and inspire action. Our 2025 National Ambassadors—**Annie, Kevin and Anna**— moved hearts and minds at the National Conference in Denver with powerful personal stories of resilience, hope and transformation. They are living proof of how your support changes lives.





Shared State Services

We're expanding access and efficiency across the network through **Shared State Services**. This year, we more than doubled participation in the **Kaleidoscope scholarship platform** to 35 states, helping streamline processes and enhance the student experience nationwide.

State Educational Programs

Our **State Educational Programs** are designed to meet our state volunteers where they are—offering tools, training and connections that drive growth. Highlights this year include:

- Growth of our **Peer-to-Peer Working Groups** for real-time knowledge sharing
- Active **roundtables** for state presidents and scholarship coordinators
- A dynamic **webinar series** focused on board development, fundraising, leadership and succession planning

These efforts foster collaboration, spark innovation and strengthen every link in our network.

Levels of Excellence

Our **Levels of Excellence** program sets the standard for operational excellence—providing a roadmap for state organizations to grow with integrity, impact and sustainability.

This year, we proudly recognized **16 Kids' Chance state organizations** for achieving **Level 3 (Gold Level)** status – a major milestone in nonprofit performance. Each state received a Gold Badge, a commemorative plaque and a **\$2,500 grant** to fuel their continued success.

2025 Gold-Level states include:



California, Idaho, Indiana, Iowa, Maine, Massachusetts, Michigan, Minnesota, Montana, Nebraska, New Jersey, North Carolina, Pennsylvania, Texas, Washington and Wisconsin.

These states are leading the way—and lifting the entire network with them.



National Conference

The **Kids' Chance National Conference** is where connection, collaboration and innovation come to life. Held annually, the conference brings together leaders, volunteers, partners and ambassadors from across the country to learn, share and grow as one united community.

Each year, we raise the bar on content and experience. This year's programming in Denver delivered high-impact professional education focused on **supporting our students' mental health, communications strategies for telling the Kids' Chance story** and

equipping attendees with practical tools to **boost fundraising and strengthen operations**.

More than just a gathering, the national conference is a celebration of our collective progress and a launchpad for what's next. This year, Kids' Chance of America unveiled **new banking and investment services** designed to help our 50-state network grow stronger and more financially resilient.



Investing in Leadership, Building a Stronger Future

2024–2025 Kids' Chance of America Executive Committee

Chair	Jennifer Wolf
Immediate Past Chair	Dana Genheimer
Secretary	Bob Wilson
Treasurer	Suzanne Emmet
Council of States Chair	Allison Scardino

2024–2025 Council of State Organizations Executive Committee

Chair	Allison Scardino	KCWI
Co-chair	Liz Crum	KCPA
Chair-elect	Sue Baxter-Pflederer	KCIL
Members	Dr. Calvin Langmade	KCWI
	Rosemarie McMorris	KCNV
	Peter Van Nice	KCMT
	Jennifer Wright	KCIL
	Mike Zajicek	KCWI

At Kids' Chance of America, we believe **strong leadership is the foundation of lasting impact**. That's why leadership development is central to our strategy —across our national organization, our state network and our valued partners.

This year marked an exciting new chapter for KCOA as we launched a search for, and ultimately selected, our **first full-time Chief Executive Officer**. This milestone represents a bold step forward in our commitment to expanding our impact, deepening our partnerships and increasing access to educational opportunities for the kids of seriously or fatally injured workers. With visionary new leader **Chris Letsos** now at the helm, KCOA is positioned to grow in new and meaningful ways, bringing our mission to life on an even broader scale.

Our **Advisory Board**, which includes representatives from 15 national partner organizations, continued to play a vital role in supporting sustainable revenue and mission-aligned collaboration.

Our **Council of State Organizations (CSO)**, comprised of delegates from every state, continues to meet quarterly, providing essential insights that shape our national strategies and ensuring we remain responsive to the evolving needs of our grassroots network.

Internally, KCOA is strengthened by a dynamic governance structure, including an engaged **Board of Directors**, strategic **board committees**, a dedicated Executive Committee and a passionate national office team. This year, we also **updated our three-year strategic plan** to guide our growth, measure our impact and ensure we remain aligned with our mission as we expand our reach. Together, these dedicated staff and committees are laying the groundwork for the future.



Fueling the Future: A Growing Community of Support

At Kids' Chance of America, **our mission is powered by generosity**—and this year, our community of champions grew even stronger.

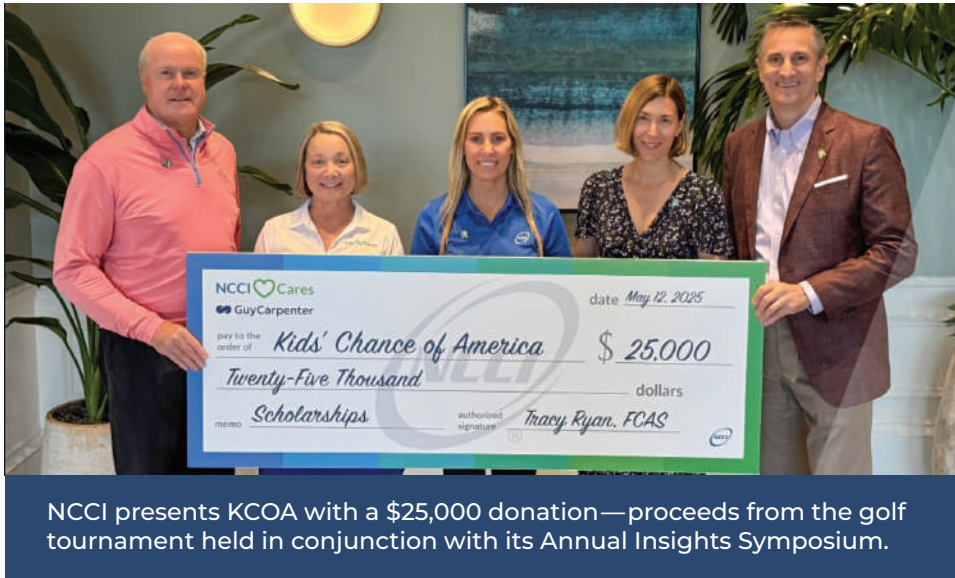
We were proud to welcome **AMERISAFE as our newest National Partner**, joining 18 other industry leaders committed to supporting the children of injured workers. These dedicated partners provide critical funding that fuels our mission and strengthens our 50-state network.

In addition to our corporate partners, we continue to be inspired by a generous and growing base of individual donors. One standout moment was a **highly successful donor event in Napa, California**, which sparked several **major gifts** and planted the seeds for long-term growth.

This year's National Conference sponsorship program also saw strong engagement, with a growing number of workers' compensation companies stepping up to sponsor our annual gathering.

Thanks to this powerful support, KCOA's fundraising efforts delivered real impact—providing **capacity-building services, fundraising support and direct financial grants** to Kids' Chance state organizations across the country. For FY 2024-2025, KCOA invested approximately 80 percent of our budget in services that directly support our state organizations.

Together, our supporters are doing more than giving. They're **investing in brighter futures** for kids who need it most. And with every new partner, donor and champion, we grow stronger—**together**.



NCCI presents KCOA with a \$25,000 donation—proceeds from the golf tournament held in conjunction with its Annual Insights Symposium.

“

LIBERTY MUTUAL BELIEVES PROGRESS HAPPENS WHEN PEOPLE FEEL SECURE. WE EXIST TO HELP PEOPLE EMBRACE TODAY AND CONFIDENTLY PURSUE TOMORROW, AND WE PROMISE PROTECTION FOR THE UNEXPECTED, DELIVERED WITH CARE. KIDS CHANCE OF AMERICA ALIGNS PERFECTLY WITH OUR BELIEF, PURPOSE AND PROMISE, AS TOGETHER WE SUPPORT AND EMPOWER FAMILIES TO BUILD A BRIGHTER FUTURE.

”

**Susan Mellody, Manager,
Managed Solutions Leadership,
Liberty Mutual Insurance**



Kids' Chance of America 2024-2025 Board of Directors

Board Officers

Chair: Jennifer Wolf

President & CEO
Minnesota Workers' Compensation
Insurers Association, Inc.

**Past KCOA Chair/Advisory Board Chair:
Dana Genheimer**

Senior Vice President, Strategic
Operations & Technology
Berkley Alternative Markets Tech

Secretary: Bob Wilson

President
Work Comp College

Treasurer: Suzanne Emmet

Retired at Eastern Alliance Insurance
Group

Andrea Buhl

President
Managed Care at Sedgwick

Kevin Confetti

AVP & Chief Risk Officer
University of California

Kathleen Fisher

Director of External Relations
Workers Compensation Research
Institute

Jim Gilbert

Executive Vice President
W.R. Berkley Corporation

John Goldwater

Retired
W.R. Berkley Corporation

Megan Grant

General Counsel and Chief Legal Officer
NCCI Holdings, Inc.

Jon Leicht

Chief Sales Officer, Specialty Networks &
Case Management
Paradigm

Ken Martino

Managing Partner
KFM Strategic Advisors

Stephany Quatro

Senior Vice President
Zenith Insurance Company

Allison Scardino

Senior Vice President,
Business Development
Dane Street

James Shay

President & Chief Executive Officer
American Contractors Insurance Group

Don Terry

Provider Relations Director
QLI

Chris Watson

Executive Vice President and Chief
Operating Officer
Harvard MedTech



Kids' Chance of America 2024-2025 Advisory Board

Chair: Dana Genheimer

Senior Vice President
Berkley Alternative Markets Tech

Kathy Antonello

Chief Executive Officer
Employers

Mike Cirillo

President
myMatrixx

Erica Fichter, ARM

Senior Vice President,
Medical Management
Broadspire

Vishwa Ganapathy

Co-founder and President
Mahathi Infotech

Patrick Hiles

Senior Vice President, Workers'
Compensation Claims
Safety National

Tim Howard

Senior Vice President of Field Case
Management Services
Enlyte

Terri Lewis

Chief People Officer
One Call

Kris Mathis

Senior Vice President
Chief Workers' Comp Claims Officer
CopperPoint

Mark Mileusnic

Chief Customer Operations Officer
NCCI

Andrea Mills

President
Ametros

Kapil Mohan

Senior Vice President
Gallagher Bassett

Mark Moore

Senior Vice President, Market
Partnerships
Harvard Med Tech

David Morrow

Senior Vice President
Exam Works

Nelson Tavares

Executive Vice President
W.R. Berkley

Michael Teti

Partner & Shareholder
DigiStream Investigations

Kevin Turner

Chief Growth Officer, Catastrophic Care
Management
Paradigm

Patrick Walsh

President, Casualty
Sedgwick Claims Management Services,
LLC

John Watts, Jr.

Chief Executive Officer
Paradigm Management Services, LLC

Thank You To Our Partners



Paradigm



“

SAFETY NATIONAL IS PROUD TO PARTNER WITH KIDS' CHANCE TO GIVE EVERY CHILD THE OPPORTUNITY TO BUILD A BRIGHT FUTURE. TOGETHER, WE HELP TRANSFORM ADVERSITY INTO OPPORTUNITY THROUGH ACCESS TO EDUCATION.

”

**Lisa Haug
Assistant Vice President
Medical Management
Safety National**

“

KIDS' CHANCE OF AMERICA HAS HELPED MY THREE KIDS IN WAYS WE NEVER IMAGINED POSSIBLE. ALL THREE KIDS ARE IN COLLEGE OR HAVE GRADUATED AND ARE THRIVING! THANK YOU, KIDS' CHANCE, FOR STANDING WITH US FOR THE LONG HAUL. WE ARE FOREVER THANKFUL FOR YOUR PARTNERSHIP AMID THE HARDEST STORM WE HAVE EVER FACED AS A FAMILY.

”

**Amber Moody, mother of three
Kids' Chance scholarship recipients**

“

THE SCHOLARSHIP RESOURCES KIDS' CHANCE OF PENNSYLVANIA PROVIDED WERE ABSOLUTELY ESSENTIAL, BUT THE ORGANIZATION PROVIDED MUCH MORE. THEY GAVE ME THE CONFIDENCE TO KNOW THAT I COULD ACCOMPLISH THINGS.

”

Anna, 2025 National Ambassador



Kids' Chance of America
800 Boylston Street, Lobby, #990251
Boston, MA 02199-9998
401-405-4028

kidschance.org