



# GROWING WITH PURPOSE

A NEW CHAPTER: NATIONAL EXPANSION



ANNUAL IMPACT REPORT 2025

RESTORING HOPE. CHANGING LIVES. PERMANENTLY.

OUR MISSION

Improving financial wellness to combat food insecurity, homelessness, mental health conditions, suicide and other crises through counseling, education, and financial support amongst our enlisted service members, Veterans, and their families.

OUR VISION

Relevant, reliable and responsive. STEP’s vision is to change the lives of military families and Veterans that we serve by helping them achieve financial well-being.

OUR VALUES

Do the Right Thing.  
Honor Patriotism & Service to Country.  
Build Relationships.  
Respect Others.  
Deliver Results with Excellence.

BOARD OF DIRECTORS 2025

OFFICERS

**William “Bill” Boggs, LCDR USN (Ret.)**  
Board Chair  
Financial Advisor,  
Pence Wealth Management

**David Schnell, CAPT, USN (Ret.)**  
Vice Chair  
Vice President,  
Genasys, Inc.

**Jenni Nesbitt**  
Secretary  
Preschool Director,  
Graham Memorial

**Tom Egan CMDCM (SEAL), USN (Ret.)**  
Treasurer  
Military Services,  
Point Loma Nazarene University

DIRECTORS

**James Carmody**  
Partner, VP Synergy One Lending

**Mike Evans**  
SVP, Commercial Banking Officer,  
Umpqua Bank

**John “JP” Farnam, Col, USMC (Ret.)**  
COO,  
Riva Therapeutics

**Curt Jones, CAPT, USN (Ret.)**  
Senior Program Manager,  
Tyto Athene

**Isaac Lee, LtCol USMC (Ret.)**  
Senior Vice President of Operations,  
Soapy Joe’s

**Terry Magee, CAPT, USN (Ret.)**  
Owner, Magee Enterprises

**Devie Gatica**  
Vice President, PWM,  
U.S. Bank

**Greg Namrow, USMC (Ret.)**  
CEO, Tractic.io

ADVISORY COUNCIL

**Brian Epperson**  
CEO, Target River

**Mike Freeman**  
Retired, WD-40

**Laura Galinson**  
Philanthropist, LJ Galinson  
Advised Funds

**Ken Garber, CAPT, USA (Ret.)**  
Past Chairman  
President & CEO, Del Rey  
Systems & Technology

**Jon Paul La Bruzzo, CAPT, USN (Ret.)**

**Deborah “Deb” Loeffler**  
Former Director of National Outreach,  
UTR

**Laura White Ludvik**  
President, USS Midway  
Foundation

**Margaret “Peg” Millson**  
HR Consultant

**Lonnie Moore, CPT, USA (Ret.)**  
Member, VA Federal  
Advisory Committee

**Scott Knapp, USN (Ret.)**  
Director, WW Buyer Risk Prevention,  
Amazon

**Billy Walsh, USN (Ret.)**  
Financial Advisor, Corient

**Jeff Simons, LCDR, USN (Ret.)**  
President, Simons Consulting

**Greg Jackey**  
Founding Partner,  
Axion Wealth Advisors

**Tia Ballard, USMC (Ret.)**  
Sr. Director, Enterprise Tech Services,  
SDG&E



DURING PHASE ONE OF OUR NATIONAL EXPANSION, WE SUCCESSFULLY BUILT A STRONG FOUNDATION FOR GROWTH.

- ★ Expanding our guaranteed service area to all of California, Oregon, and Washington State
- ★ Upgrading business processes and capacities
- ★ Partnering nationally with Stop Soldier Suicide and PsychArmor to expand mental health impacts
- ★ Purchasing a 15k+ sq ft building in San Diego for our new National Headquarters

DEAR CHAMPIONS OF STEP,

To every donor who gave generously, every volunteer who gave selflessly, every staff member who served tirelessly, every partner who stood beside us, and every client who trusted us—**thank you**. STEP’s progress is your victory.

When we founded STEP thirteen years ago, our goal was simple but ambitious: help families overcome a financial crisis in a way that makes it their last. Today, we remain steadfast in that mission while expanding our reach and impact.

Our updated mission reflects a broader truth: financial crises don’t stand alone. They fuel food insecurity, homelessness, mental health struggles, and even suicide. What begins as financial stress can unravel every part of a family’s stability, and hope.

These challenges are growing nationwide, so STEP is too. As we close Fiscal Year 2025, I’m proud to announce that **Phase One of our National Expansion—Building the Foundation—is complete**.

With the new year, we launch **Phase Two: a three-year effort to double the number of households served** through our Financial Wellness Counseling (FWC) Program. We’ll expand our geographic presence, strengthen our team, grow fundraising and sponsorships, and deepen partnerships with complementary organizations serving military and veteran families, so every client gains greater value and support.

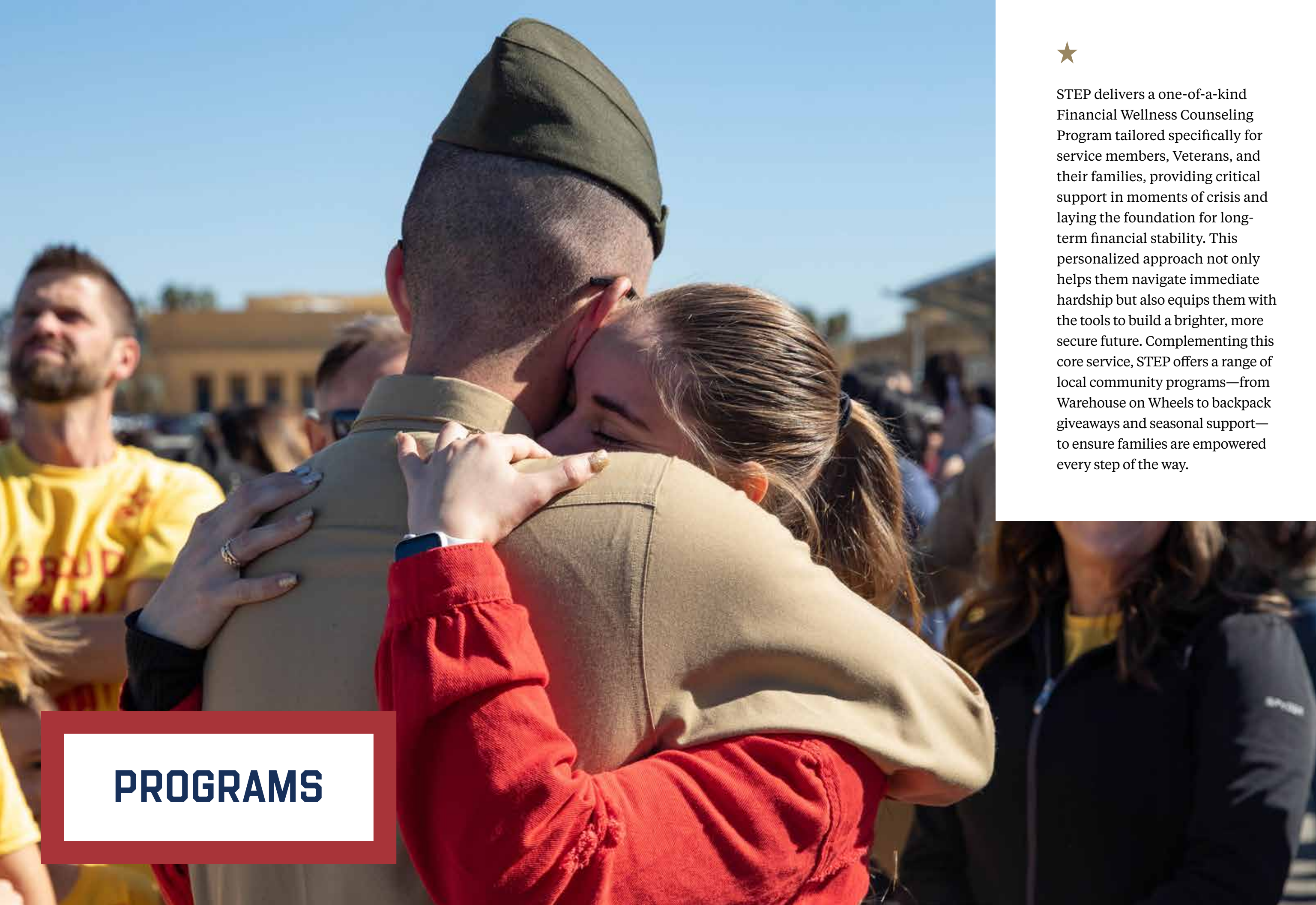
Every day, we hear words like, “You saved our marriage,” “I finally have hope for my family’s future,” and “I don’t feel like a failure as a parent anymore.” These are not just stories, they are transformations. And together, we can double them.

Let’s continue to restore hope, break the cycle of crisis, and create lasting, generational change. Let’s give more families their chance at the American Dream.

With deepest gratitude,

**Tony Teravainen**  
CEO & Co-Founder





STEP delivers a one-of-a-kind Financial Wellness Counseling Program tailored specifically for service members, Veterans, and their families, providing critical support in moments of crisis and laying the foundation for long-term financial stability. This personalized approach not only helps them navigate immediate hardship but also equips them with the tools to build a brighter, more secure future. Complementing this core service, STEP offers a range of local community programs—from Warehouse on Wheels to backpack giveaways and seasonal support—to ensure families are empowered every step of the way.

## PROGRAMS



# FINANCIAL WELLNESS COUNSELING PROGRAM

FORMERLY EMERGENCY FINANCIAL ASSISTANCE (EFA) PROGRAM

At STEP, we believe in more than crisis response, we believe in lasting transformation. Our Financial Wellness Counseling Program is built on the core belief that families who serve our nation deserve more than temporary relief; they deserve stability, dignity, and a path forward.

**This is a breakthrough. It is hope for the future.**

We partner with young service members, Veterans, and their families at their most vulnerable moments—when eviction, repossession, or utility shutoffs loom. But we don’t stop there. Every client is paired with a dedicated social worker who helps them not only navigate the immediate crisis but also create an individualized, realistic, manageable plan based on their strengths and building a brighter financial future while overcoming the crisis.

Through personalized counseling, budgeting tools, and actionable goal setting, families reclaim control, develop new habits, and chart a course toward financial independence. And it works: **90% of our families achieve long-term stability, and only 3% ever return for help.**

## STEP PILLARS OF LASTING CHANGE

### EMPOWERMENT

Helping families reclaim control of their future

### HOPE

Restoring belief in a better tomorrow

### DIGNITY

Offering support without shame or stigma

### RESILIENCE

Building strength to navigate future challenges

### STABILITY

Creating sustainable financial foundations

### TRUST

Establishing safe, judgment-free relationships

### TRANSFORMATION

Driving permanent, positive behavior change

**THIS IS WHAT  
MAKES US  
DIFFERENT:  
WE DON'T  
JUST RESOLVE  
CRISES, WE  
END THEM,  
PERMANENTLY.**





# MEASURING THE MISSION

We’re approaching a major milestone: nearly 10,000 military and Veteran families have received life-changing support through our Financial Wellness Counseling Program.

This isn’t just a number. It represents thousands of parents, children, service members, and Veterans who turned to STEP at a moment of crisis—and walked away with a plan, a partner, and a brighter future.

As demand grows across the country, STEP is rising to meet it. Our expansion into new states reflects both the need and the trust families place in our program. With your support, we’re not just keeping pace—we’re leading the way.

Here’s what impact looks like when lasting change becomes the standard:

Financial Wellness Counseling Program Impact

9,564

Households Changed Permanently



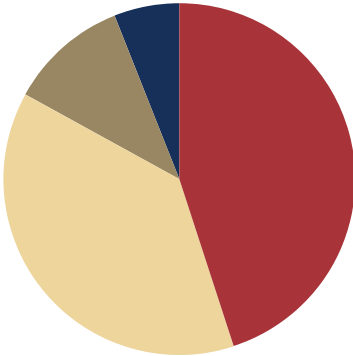
## LIFETIME ACCOMPLISHMENTS WITH EMERGENCY FUNDS

★ **583**  
Restored or retained family utilities

★ **649**  
Halted or reversed auto repossessions

★ **715**  
Halted in-process evictions to secure housing

### EMERGENCY FUNDS DISTRIBUTION



- **Rent / Mortgage**  
\$1,377,326
- **Auto Payments / Insurance / Repairs**  
\$1,151,487
- **Other Emergencies**  
\$347,659
- **Utilities / Major Appliances**  
\$180,381

★ **\$3,056,853**  
Emergency Funds Distributed







# EMPOWERMENT. DIGNITY. NOURISHMENT.

BECAUSE NO ONE SHOULD HAVE TO CHOOSE BETWEEN FEEDING THEIR CHILDREN AND PAYING THE BILLS.

We believe that no service member or Veteran should have to choose between paying bills and feeding their children. Yet, for too many families like Brett and Evie's, that choice became all too real. Food insecurity is more than a lack of groceries; it's a signal of deeper financial distress. We address both.

When he received a paycheck and realized he still had no money left to buy food for his family, Brett, a marine stationed at Camp Pendleton, knew he needed help. He and his wife Evie, raising four young children, had been working hard to pay down their debt but found themselves in crisis, forced to choose between putting food on the table and paying their bills. With Brett deployed, Evie was left to stretch every dollar, but despite their best efforts, they were unable to afford groceries.

In a desperate bid to feed their kids, Brett's wife began pulling money from their bank account the moment his paycheck arrived. Week after week, the family's account slipped into overdraft, causing them to struggle just to meet their most basic needs.

That's when Brett and his wife turned to STEP for help. STEP addressed their most urgent need, food. This immediate support alleviated the family's food insecurity and gave them the breathing room to focus on a long-term solution.

Beyond emergency relief, STEP helped them reconnect as a family, guiding them to balance their priorities and lay the foundation for long-term financial stability. With the support of their STEP social worker, Brett and Evie developed a Personal Finance Plan that set a clear path to paying off nearly \$20,000 of debt while also establishing a savings account for upcoming expenses and family milestones.

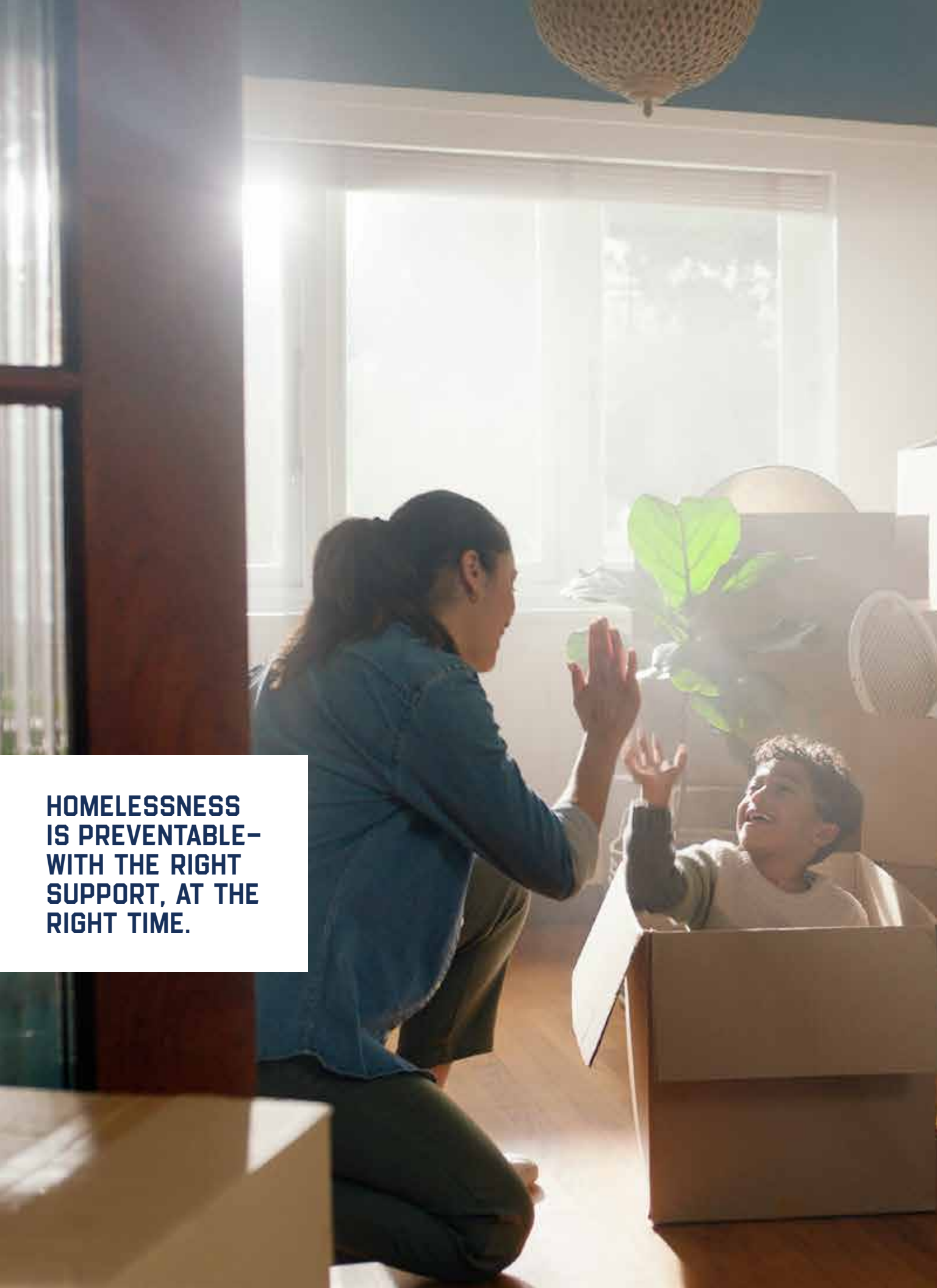
This is the STEP model in action: immediate relief, paired with long-term financial wellness. Because solving food insecurity means restoring stability, dignity, and hope—permanently.

”

*We came to STEP worried about feeding our kids, now we not only have food, but have true hope for a brighter future*

BRETT, USMC





HOMELESSNESS  
IS PREVENTABLE—  
WITH THE RIGHT  
SUPPORT, AT THE  
RIGHT TIME.

# STOPPING EVICTION. RESTORING HOPE. CHANGING LIVES.

BECAUSE STABILITY  
ISN'T TEMPORARY—  
IT'S TRANSFORMATIONAL.

Evictions are one of the greatest threats facing active duty service members and Veterans today. A sudden transition out of the military, deployment, job loss, or unexpected hardship can put their housing at risk almost overnight. Preventing these evictions is critical to ensuring that those who serve, or have served, never face the devastating path toward homelessness.

After eight years of service in the U.S. Marine Corps, Kelly never expected to face a crisis at home. While visiting family for the holidays, her husband left without warning, leaving her alone with two young children. Returning to their home in California, she suddenly carried the full weight of providing for her family and covering all of the household expenses on her own.

By the time Kelly contacted STEP, she was months behind on rent, and she and her children were facing an imminent eviction. STEP provided immediate support with rental assistance to stabilize her situation and keep her family safely housed. Working with a STEP social worker, Kelly created a financial plan to manage day-to-day expenses while saving for relocation closer to her support system. Today, Kelly and her children are safe, stable, and rebuilding their future.

”  
*You went above and beyond  
for my family... it means the  
world to me.*

KELLY, USMC VETERAN

**This is how STEP tackles homelessness:**

- ★ Immediate intervention to prevent displacement
- ★ Personalized plans for long-term financial resilience
- ★ Compassionate support that goes beyond aid

**Evictions prevented this year**

43





# DIGNITY. TRUST. TRANSFORMATION.

BECAUSE TRUE HEALING  
BEGINS WITH STABILITY  
AND SUPPORT.

The transition out of military service brings more than logistical and financial challenges—it often triggers deep, hidden wounds. Across the nation, too many military and Veteran families face rising rates of stress, anxiety, depression, and PTSD which are exacerbated by job instability, isolation, and financial insecurity.

For many, mental health and financial health are inseparable. At STEP, we understand that behind every overdue bill or missed payment, there may be an unseen struggle. That's why we go beyond crisis relief—we offer compassionate, one-on-one support that addresses the whole person, not just their balance sheet.

When Oscar was medically discharged from the military, the stress of civilian life hit hard. A high-pressure sales job increased his mental health symptoms, forcing him to leave work. With a gap in income and benefits delayed, he risked losing his vehicle—his only way to get to school and therapy, and to pursue part-time work.

Oscar came to STEP on the edge of financial collapse and struggling with his mental health. We met him with stability, not judgment. Working with a STEP social worker, he built a Personal Finance Plan that leveraged his GI Bill, part-time income, and VA benefits. We helped him cover critical expenses—preventing vehicle repossession and reinstating his insurance—ensuring he could stay mobile and focused.

Oscar is now on track to pay off all credit card debt, doubling his car payments and staying ahead of bills.

At STEP, we believe mental health recovery starts with stability. And every plan we build is designed to give families back their confidence, control, and peace of mind.

”  
*Mental health is not just a personal struggle—it's a community responsibility. STEP stands in the gap with compassion, planning, and real solutions.*

STEP SOCIAL WORKER

”  
*STEP didn't just help me keep my car—they helped me stay connected to everything that's helping me heal.*

OSCAR, US ARMY VETERAN



# KEY FINANCIAL WELLNESS COUNSELING PARTNERS

Our mission thrives because of the collaboration and commitment of our key partners. These organizations work alongside us to holistically support service members, Veterans, and their families, helping us address immediate needs while building long-term well-being. By sharing expertise, resources, and community connections, they expand our reach and ensure we can serve more families nationwide. We are proud to recognize their pivotal role in advancing our national goals and strengthening the communities we serve.



## PSYCH/ARMOR®

Financial stress impacts more than just bank accounts—it affects mental health, relationships, and stability. That’s why strengthening financial wellness is a key component in suicide prevention. In 2025, STEP launched a new training for military-connected individuals and those who serve them. This initiative, developed in partnership with PsychArmor and made possible by funding from the USS Midway Foundation, provides practical tools and education on financial well-being as suicide prevention.

”  
*It is good to see links being made between financial literacy and mental health. Those of us who have worked in this space often see how money is a root issue that cascades into other negative behaviors for those struggling.*

TRAINING PARTICIPANT,  
SOCIAL WORKER

## FACE THE FIGHT™

Founded by USAA, Reach Resilience, and the Humana Foundation, Face the Fight is a powerful coalition of corporations, foundations, nonprofits, and Veteran-focused organizations uniting to combat Veteran suicide through awareness, funding, and public conversation. Through evidence-based grantmaking, training, and advocacy efforts, the coalition aims to slash the Veteran suicide rate in half by 2030. STEP is proud to be part of this united effort, standing alongside partners nationwide to bring hope, healing, and stronger support to our military community.

## BOB WOODRUFF FOUNDATION

When the Bob Woodruff Foundation was created, its leaders envisioned a national network of organizations that could share resources and best practices specifically tailored to Veterans, service members, and their families. That vision is realized today through the Got Your 6 Network: a diverse coalition of over 350 partners spanning all 50 states, American Samoa, Guam, and Puerto Rico, providing services to nearly 99% of the 20.6 million Veterans and uniformed service members in the U.S. STEP is proudly part of this dynamic network, collaborating alongside organizations of all sizes to enhance the health, well-being, and opportunity of our nation’s military-connected communities through shared knowledge, capacity building, and a commitment to stronger, more responsive service together.



# OUR NEXT CHAPTER



**STEP**  
SUPPORT THE ENLISTED PROJECT

8320

## CAPACITY BUILDING CAMPAIGN

A SPECIAL THANK YOU TO OUR LEAD DONORS



**\$3 MILLION**

Walter J. and Betty C. Zable Foundation

**\$1 MILLION**

David C. Copley Foundation  
USS Midway Museum



# OUR NEW HOME

In 2025, STEP achieved a milestone that marks both our past progress and future promise: we secured our first-ever permanent home—STEP’s National Headquarters. This space is more than just a building; it’s a declaration that our mission to serve young military and Veteran families is here to stay, grow, and thrive.

What began as a bold vision in 2012 has evolved into a nationally recognized program that supports individuals and families through crisis and beyond. Thanks to the generosity of our STEP community—long-time donors, new supporters, volunteers, and advocates—we’ve raised over \$5.5 million of the \$6.5 million needed to fund this vision through our Capacity Building Campaign. That support has enabled us to expand our team, increase services, and now, afford to place our national headquarters in San Diego County.

This October, as STEP celebrates its 13th birthday, we’ll open the doors to our new HQ—made possible by the people who believe in the life-changing power of financial wellness. It will be a place where lives are transformed, trust is built, and hope is restored.

To close the remaining funding gap, Enterprise Bank has helped bridge the way with a short-term loan, while the Walter J. and Betty C. Zable Foundation has stepped forward with a generous \$3 million grant. The David C. Copley Foundation and USS Midway Museum have also each contributed \$1 million to the purchase.

We will honor our community’s investments with named spaces and a Donor Wall recognizing major donors. This new home is both a physical space and a symbol of our shared belief that **no military family should have to face crisis alone.**

## CAPACITY BUILDING CAMPAIGN

### THANK YOU TO OUR KEY DONORS \$5K+

Michael B. O'Donoghue Foundation Fund  
FOCUS (Friends of Children United Society)  
Panatonni Development Company  
Amy & Tom Egan  
Bill Boggs  
Bob & Ellen Svatos  
Brian Epperson  
Cathy & Howard Spetter  
Chris & Keith Eshelman  
Colleen & Terry Magee  
Curt Jones  
Deb & Stephen Loeffler

Denise & Greg Dorin  
Devie & Gabriel Gatica  
Jackie & Tony Teravainen  
Kari & James Carmody  
Kathi Bradshaw  
KathyJean & JP Farnam  
Kenneth Lester  
Laura White Ludvik  
Louarn & Alan Sorkin  
Mike Evans  
Veronica Worthington





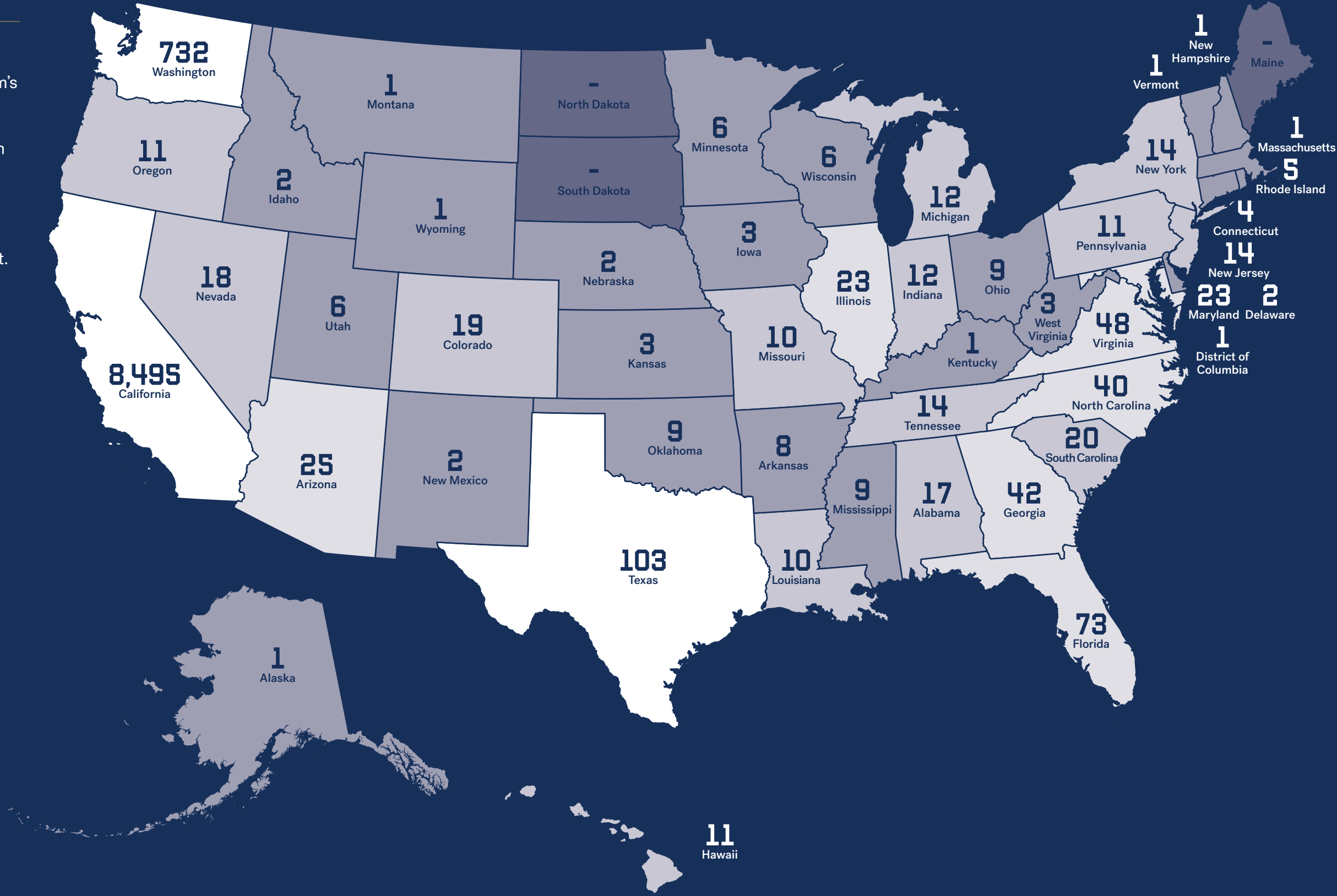
# OUR GROWTH

## SERVICE GROWTH

We have now officially expanded our Financial Wellness Counseling Program’s guaranteed service area to include all of California, Oregon, and Washington State. As we successfully raise funds in other states, we will scale our program nationwide over the next decade, ensuring young service members, Veterans, and their families across the U.S. have access to our critical support.

Over the past five years, without formal expansion, more than 1,380 families from 44 other states have accessed our program on a space-available basis—and we have maintained a 90% success rate. While expansion is part of our vision, San Diego remains our home.

The map below reflects the reach of STEP’s Financial Wellness Counseling Program, showing households served in each state since inception.





# COMMUNITY



At STEP, we are so grateful for the community members who step up every day to meet the urgent needs of those we serve. Whether it's hosting a donation drive, sponsoring a holiday wish list, answering phones, or lending a hand in our warehouse, their engagement fuels immediate relief and lasting change.



# WHEN CRISIS HITS HOME

## THE MURPHY CANYON PLANE CRASH RESPONSE

On May 22, 2025, a private jet crashed into the heart of the Murphy Canyon military housing complex in San Diego. In moments, flames consumed homes and lives were upended. The six people in the plane tragically lost their lives and 42 military families were evacuated with little to no time to gather belongings—many left with only the clothes they wore.

### IMMEDIATE RESPONSE

STEP was built for moments like this. As first responders cleared the area, our Emergency Action Response team mobilized. Within hours, trucks and vans filled with urgently needed supplies—new car seats, baby supplies, hygiene products, shoes, and clothing—arrived at the evacuation site. We partnered with Feeding San Diego to provide ready-to-eat meals and drinks, and the Assistance League of Greater San Diego quickly delivered 300 new t-shirts and shorts for children.

Displaced families found support not only in supplies, but in human connection. One Marine father came through our warehouse seeking essentials for his children. Another family picked up clothing for both their infant and teenager—items they’d been unable to find anywhere else. We coordinated dog boarding, secured hotel stays, and provided safe places for families to begin again.

### A COMMUNITY THAT STEPPED UP

As CEO Tony Teravainen shared, “These are my people... I pulled from my own experience to make theirs less of a challenge, more a time for rebirth.” Tony, who lost his home in the 2007 wildfires, walked side-by-side with families, leveraging STEP’s infrastructure and partnerships to meet both urgent and long-term needs.

Community support was immediate. Local donors flooded STEP’s warehouse with baby supplies, gift cards, toiletries, bedding, and more. What began as an emergency response turned into a movement of compassion and action.

### LONG-TERM RECOVERY

STEP’s work doesn’t end once the flames are extinguished. It’s just beginning. Our social workers certified in financial counseling continue to work closely with affected families, helping them regain stability. From replacing vehicles to covering rent, coordinating temporary housing, and distributing essential household items, STEP is providing support for as long as needed.

Thanks to our trusted partnerships with Liberty Military Housing, Airbnb, and 211 San Diego, families are being supported through the full arc of recovery.

”  
*It’s like a blanket of support; it’s more than we ever could expect.*

**BEN, FATHER AND HUSBAND,  
MURPHY CANYON FAMILY**





# LOCAL COMMUNITY PROGRAMS

## OUTREACH PROGRAMS

The individuals we serve at STEP aren’t just our clients; they are the heart behind everything we do. We care deeply about every aspect of their well-being. Through our local community programs, we walk beside them, meeting them where they are with compassion and care.

Whether it’s a new pair of shoes for a child starting school, a backpack filled with school supplies, diapers for a newborn, or healthy food to ease the strain of rising costs, these programs provide immediate relief and open the door to lasting change through our Financial Wellness Counseling Program.

In partnership with Feeding San Diego and the Jacobs & Cushman San Diego Food Bank, through monthly distributions and warehouse visits across Southern California, STEP provides essential goods that help military households ease the strain of rising costs, allowing parents to focus on raising healthy children and building a brighter future. Over the past year we have expanded outreach to more military bases, increasing awareness of our programs.



### FISCAL YEAR 2025 IMPACTS:

**200,480**  
Pounds of food distributed

**150,140**  
Diapers distributed

**102,175**  
Lives touched

”  
*Feeding San Diego needed a reliable partner to get food into distribution among a key demographic—young military families. FSD had the food. STEP had the access.*

ROBERT KAMENSKY, CEO  
FEEDING SAN DIEGO

### CAMMIES TO COLLEGE

This year’s Cammies to College resource fair drew 420 families to Liberty Station, where they connected with colleges, nonprofits, and service providers offering educational tools and community support. Each family left with backpacks filled with school supplies, bags of groceries, and diapers—essentials that prepare children for the school year and ease the financial load on parents.



“USAA is proud to sponsor STEP and we are honored to have witnessed their growth from San Diego to Washington and Hawaii,” said David Dearie, Military Affairs Representative at USAA. From helping with NABC Recycled Rides® by donating over 20 vehicles to currently serving and Veteran service members in need, to collaborating with STEP during the recent crisis at Murphy Canyon Liberty Military Housing, STEP shares USAA’s commitment to the currently serving community. With a shared mission of improving financial wellness, USAA is proud to continue our partnership and support for the STEP team.

**420**  
Families attended  
Cammies to College

**1,100**  
Backpacks distributed

**282**  
Families received  
Thanksgiving dinners

**600+**  
Families benefited from  
Bags for the Brave



### STEP INTO THE HOLIDAYS: THANKSGIVING DRIVE & SHARING THE JOY

STEP’s holiday adoption program, Sharing the Joy, continues to bring magic to the season. More than 220 families received gifts and essentials thanks to the generosity of donors and sponsors who answered wish lists with open hearts. Together, we made the holidays brighter, more joyful, and a little easier for our military community.



### BAGS FOR THE BRAVE 2025

Together with CBS 8 and Navy Federal Credit Union, this year’s Bags for the Brave campaign collected 7,000+ personal care items for San Diego military families. Thanks to community members who donated through 27 Navy Federal branch locations, more than 600 families received essential hygiene products. This partnership reflects our shared commitment to dignity, comfort, and care for those who serve.





# COMMUNITY PARTNERS

POWERED BY PEOPLE, UNITED BY PURPOSE. THANK YOU FOR YOUR SUPPORT!

STEP’s mission is made possible by the strength of our community partners. From California to Washington, passionate individuals, local businesses, and civic groups come together to meet the urgent needs of service members, Veterans, and their families. Through in-kind donation drives, hands-on volunteering, and generous sponsorships, our supporters provide the time and critical resources that keep our programs running and our families thriving.

“We are very dedicated to STEP’s mission and we wanted families to walk into a space that felt organized, respectful, and full of care. That’s why we return week after week.

JONI WORNKEY, VOLUNTEER





# VOLUNTEER HIGHLIGHTS

Volunteers are a vital part of STEP’s mission. From event staffing and donation sorting to assembling backpacks for children returning to school, volunteers provide essential labor force allowing STEP to operate efficiently and effectively. Their dedication directly impacts our ability to deliver critical services to individuals and families in need.

This year 10,465 hours were contributed by STEP volunteers across our San Diego and Washington programs. This generous gift of time included both individual and group volunteer efforts and allowed STEP to serve thousands of households through our outreach, warehouse operations, and special events.



## ANNUAL VOLUNTEER APPRECIATION

In April 2025, we hosted our annual Volunteer Appreciation Luncheon to recognize the contributions of those who dedicate their time and energy throughout the year. This event provided an opportunity to thank our volunteers in person and highlight the crucial role they play across every STEP initiative.

We also extend our gratitude to USAA for partnering with STEP to celebrate our Military Volunteer of the Year. Their sponsorship reflects a shared commitment to uplifting the military community and those who serve it.

## VOLUNTEERS OF THE YEAR

Volunteer of the Year—California  
**PAULA BEST**

Military Volunteer of the Year  
**KEITH BLAIR**

Volunteer of the Year—Washington  
**KATELYNN PHILIPPS**



Together, Keith, Katelynn, and Paula contributed 1,050 volunteer hours to STEP this year, strengthening programs that directly impact the daily lives of our service members, Veterans, and families. Their compassion, consistency, and leadership have created measurable change, and we are proud to recognize their extraordinary service.

Keith has shown outstanding dedication as a Volunteer Leader, guiding teams and ensuring smooth operations at distributions and community events. His leadership at STEP and MCAS Miramar, where he independently runs distribution events, has been critical. Beyond distributions, Keith plays a key role at military-facing expos, briefings, and fairs, always stepping in with enthusiasm and professionalism. His contributions to Cammies to College were instrumental in making the event a success, and he embodies STEP’s Core Values of building relationships and honoring service.

Since 2023, Katelynn has been an integral part of connecting sailors and their families in Bremerton to STEP’s programs and services. She is a force of reliability and impact, contributing over 650 volunteer hours while balancing her service as an active duty sailor and her

pursuit of a master’s in social work. From spearheading logistics for Cammies to College, to coordinating volunteers and distributing supplies at events, Katelynn is at the heart of our Washington operations. She has represented STEP at resource fairs, tabling events, and supported families with essential baby items. Her work ethic and uplifting spirit have inspired both volunteers and families and made her an invaluable part of our team.

Paula brings creativity, warmth, and tireless dedication to everything she touches. Her artistic talents have transformed events, particularly during the holidays, where her storytelling displays captured STEP’s impact in ways that moved both families and supporters. She also works behind-the-scenes, preparing mailings for thousands of donors and lending a steady hand at engagement events. Paula builds strong relationships, uplifts those around her and leads by example. Her unwavering dedication and team spirit have left an indelible mark on all of us and she reminds us of what it means to serve with heart and purpose.





**SUPPORT**



This year, STEP's mission was propelled by the incredible generosity of our major donors, grant partners, and community supporters. Through impactful fundraising campaigns, memorable events, and transformational gifts, we secured vital resources that advance our programs and expand our reach. We are honored to recognize the individuals, foundations, and organizations whose support fuels every step forward.





# FUNDRAISING EVENTS AND CAMPAIGNS

## “SWING FOR OUR HEROES”

STEP hosted golf tournaments in California and Washington, bringing together supporters for two memorable days of golf, dinner, and giving back. Thanks to the generosity of our players, donors, and community, we raised over \$100,000 collectively. We are thankful to our dedicated volunteer golf committees and the incredible sponsors whose commitments made these events possible.

### With gratitude to our sponsors:

Around the Box	Nakupuna Companies
Axion Wealth Advisors	New York Life
C3 Bank	North Island Credit Union
CACI	Pence Wealth
Del Rey Systems	PENFED
Edith's Sewing	Replica Printing Services
General Atomics Aeronautical	SBG Technology
Kaiser Permanente	Spetter Family
Klinedinst Law	Sycuan Casino
Lucid	Synergy One
Magee Enterprises	USS Midway

## THE CENTURY CLUB OF SAN DIEGO—CHAMPIONS FOR YOUTH CAMPAIGN

Strong partnerships are built on more than shared goals—they thrive through collaboration, trust, and a mutual commitment to impact. Since 2016, STEP has been proud to partner with The Century Club of San Diego through their Champions for Youth campaign, held in conjunction with the Farmers Insurance Open. As a selected nonprofit partner, STEP benefits from strategic resources, funding, and volunteer support designed to amplify our fundraising efforts. This dynamic relationship has not only brought in vital new revenue but also expanded our community of donors committed to supporting military and Veteran families. In 2024 alone, this campaign raised over \$154,000 for STEP’s mission. We are deeply grateful to The Century Club for their continued belief in our work and for being a true catalyst for growth and impact.



## FALL SOCIAL

This year’s Fall Social was held on October 10th, at the historic Thursday Club overlooking Sunset Cliffs. 150 guests gathered to celebrate, including STEP supporters, military dignitaries, and elected officials. We shared highlights from the past year and our expansion plan as part of STEP’s \$6.5 million Capacity Building Campaign to meet the growing demand for our mission.

Special recognition was given to **Mary Fleming** and **James Owens** as Volunteers of the Year. **San Diego Social Venture Partners** received the Terry Magee Leadership in Service Award, and our Honor Roll of Leadership honorees were the **Coronado Rotary Club** and **Mr. and Mrs. Keith Eshelman**.

## SOAPY JOE’S VETERANS DAY CAMPAIGN

Our partnership with Soapy Joe’s is built on shared commitment and impact. On Veterans Day, their “Free Car Wash” text campaign reached 10,000+ military members and Veterans—giving them not only a clean car but a message of appreciation. In addition, Soapy Joe’s generous \$10,000 donation supports STEP’s work reflecting their long-standing dedication to those who serve.





OUR DONORS

MAJOR GIFTS & GRANTS



**Honored to Serve, Proud to Be Recognized.** We are incredibly proud to be recognized as a ***2025 Hero of the Heartland*** by Stater Bros. Charities. This recognition reflects the impact of our mission—and the shared belief that strong communities start with strong families and community partnerships.



U.S. Bank is dedicated to supporting California communities and powering human potential. Through their Community Possible platform, U.S. Bank focuses on addressing economic inequities and creating lasting change in our communities. Creating equitable opportunities for our community requires resources, and we greatly appreciate the three-year grant totaling \$150,000 from U.S. Bank Foundation, helping us continue to build and expand our innovative program.



The Boeing Company and the Employees Community Fund (ECF) of Boeing are making a remarkable difference in how we serve individuals and families across Washington state. Thanks to a Boeing Global Engagement grant, our social workers are able to provide life-changing financial counseling and connect enlisted families with the critical resources they need to build stability and thrive. And with the support of ECF of Boeing, we now have a dedicated vehicle on the road, delivering emergency assistance to those facing unexpected hardships. Keep an eye out for it in your community!



We’re proud to shine a light on Nakupuna, a Native Hawaiian organization, that delivers innovative solutions to federal challenges while uplifting the Native Hawaiian community. A long-time supporter of STEP, their values strongly align with our mission to build financial resilience. Nakupuna helps us empower those who serve through critical financial counseling and support. **Mahalo nui loa** for standing with us to create stronger families, futures, and communities and being instrumental in our expansion to Hawaii.

FOUNDATIONS, CORPORATIONS, AND ORGANIZATIONS

\$3,000,000+

Walter J. and Betty C. Zable Foundation

\$1,000,000+

David C. Copley Foundation

\$100,000-\$999,999

The Century Club of San Diego  
U.S. Bank Foundation  
USS Midway Museum

\$50,000-\$99,999

Allison and Robert Price Family Foundation of the Jewish Community Foundation  
City of San Diego  
The Green Foundation  
Melisa Reasner McGuire Fund  
Michael B. O’Donoghue Foundation Fund  
MITER Foundation  
Nakupuna Foundation  
Stater Bros. Charities

\$25,000-\$49,999

Amazon  
The A.C. and Shaughne S. Warnack Foundation  
LB Charitable Foundation  
Lee S. Monroe Foundation  
NAIOP  
The Stephan and Barbara Spiva Foundation

\$15,000-\$24,999

Bank of America Charitable Foundation  
Cushman Foundation  
Disabled American Veterans (DAV) Charitable Service Trust  
FOCUS  
Navy Federal Credit Union  
The Oceanside Charitable Foundation  
Pacific Life Foundation  
PsychArmor  
Rancho Santa Fe Foundation, Supporting Our Heroes  
Rotary Club of Coronado Foundation  
The Thursday Club Foundation  
USAA

\$10,000-\$14,999

Axion Wealth Advisors  
BAE Systems  
Beyster Family Foundation Fund IV at the San Diego Foundation  
Bob Woodruff Foundation  
Conrad Prebys Foundation Matching Gift  
The Crean Foundation  
Epstein Family Foundation  
Farrell Family Foundation  
Hal Hays Construction  
Jamul Indian Village of California  
PNC Foundation  
The Scoob Trust Foundation  
SDG&E Economic Prosperity Grant  
Soapy Joe’s  
Society of American Military Engineers—Orange County Post  
Thomas C. Ackerman Fund

\$5,000-\$9,999

Chris & Melody Malachowsky Family Fund  
City of Lakewood  
Eleanor Hutchinson Parker Foundation  
Gottfried & Mary Fuchs Foundation  
ISEC  
Jack in the Box Foundation  
Kim and Harold Louie Family Foundation  
Laura J Niles Foundation  
Liberty Military Housing  
Padres Foundation  
Panattoni Development Company  
PenFed Foundation  
Port Orchard Rotary Foundation  
Rotary Club of San Diego Foundation  
San Diego Downtown Breakfast Rotary Foundation  
The Simon-Strauss Foundation  
Suquamish Foundation  
Tessera  
United Methodist Church (UMC) of Vista  
Absher Construction Company  
Altrusa International Foundation  
American Truck Historical Society (ATHS)—San Diego Chapter  
Armanino Foundation  
Caesars Enterprise Services, LLC  
Christ Lutheran Church and School  
Combat Veterans Motorcycle Association (CVMA) 33-1 SoCal  
Downtown San Diego Lions Club  
Korum Automotive Group  
MGN Family Foundation  
Mission Fed Credit Union Community Foundation  
Pandya 2023 CLAT  
The Philanthropy Coach, LLC

Robin & Linda Boyd Giving Fund at the Orange County Community Foundation

Umpqua Bank—Tacoma

VIB Network

Werfen

\$1,500-\$2,499

American Legion Post #257—Laguna Hills  
American Legion Post #853—Borrego Springs  
C3bank  
CalVet  
Carroll Family Fund  
The Charitable Foundation  
De Anza Chapter—National Society Daughters of the American Revolution (NSDAR)  
Florence B. Kilworth Foundation  
Kavanaugh Family Foundation  
LJ Galinson Fund of the Jewish Community Foundation  
Naval Officer Spouses’ Club of San Diego  
Samuel I. and John Henry Fox Foundation  
San Diego County Credit Union  
San Diego County Employees’ Charitable Organization (CECO)  
Telos Capital Management, Inc.  
Tierrasanta Lutheran Church  
U.S. Bank—Lakewood Branch  
UBS Financial Services Inc.—San Diego  
Vulcan Metals Corp  
Walmart



INDIVIDUALS

\$25,000-\$50,000

KathyJean & Col. JP Farnam,  
USMC (Ret.)  
  
Colleen & CAPT Terry Magee,  
USN (Ret.)  
  
Louarn & Alan Sorkin  
  
Barbara & Steve Spiva  
  
Ellen & Bob Svatos

\$15,000-\$24,999

Linda Bruno  
  
Denise & Greg Dorin  
  
Chris & Keith Eshelman  
  
Robert Hill  
  
Cathryn & Howard Spetter  
  
Jackie & Tony Teravainen

\$10,000-\$14,999

Mary Ann Blair  
  
Marietta & Neal Inscoe  
  
Lyndon Shaftoe

\$5,000-\$9,999

Jacqueline & Walt Bochenek  
  
Linda & Robin Boyd  
  
Edward Cody  
  
Kenneth Coveney  
  
Mary & Brett Crozier  
  
Shirley Folkins-Roberts  
& Doug Roberts  
  
Devie & Gabriel Gatica  
  
Lynn Gorguze & Scott Peters  
  
Robb Jackson  
  
Edith & William Krouss  
  
Kenneth Lester  
  
Melody & Chris Malachowsky  
  
Valentina Russack  
  
Christine & Mike Sesser  
  
Carol & Jerry Turk  
  
Tess & Walker James Wallace  
  
Barbara & Alan Wiener  
  
Margaret York

\$2,500-\$4,999

Rebecca Aguilera-Gardiner  
  
Lois & Richard Aufmann  
  
Hannah Berger  
  
Samson Borja  
  
Milton Boyer  
  
Julie & John Brighton  
  
DeeAnn & Michael Freeman  
  
Constance Goff  
  
Clarisa & Donovan Howard  
  
Susan & MajGen Anthony (Tony)  
Jackson, USMC (Ret.)  
  
Anthony Keathley  
  
Deborah & Stephen Loeffler  
  
Greg Namrow  
  
Ulka Pandya & Chris Switzer  
  
Stuart Rothstein  
  
Collin Scott  
  
Susie & Douglas Shattuck  
  
Tom Tate  
  
Margaret & Donald West  
  
Emily Williamson

\$1,500-\$2,499

Eliot Alazraki  
  
Pat & Gary Beeson  
  
LCDR Bill Boggs, USN (Ret.)  
  
Kathi Bradshaw  
  
Nicholas Braun  
  
Steven Chado  
  
Clifford Cho  
  
Heather Diamond  
  
Mike Falealli  
  
Barb & Steve Fiorina  
  
Laura Galinson  
  
Becky & Michael Gillett  
  
Patricia Grawburg  
  
Lynn Kavanaugh  
  
Rose & Richard Keidel  
  
Jason Landau  
  
LTCOL Isaac Lee, USMC (Ret.)  
  
Erin & Scott McPherson  
  
Margaret Millson  
  
Jenni Nesbitt  
  
Rhonda & David Penn  
  
Jean & Pemberton Smith  
  
Kyle Smith  
  
Victoria & Bruce Smith  
  
Marjorie Sullivan  
  
Bodhan Vadis  
  
Marilyn & Alan Watson  
  
Katherine & Michael Woiwode  
  
Veronica Worthington  
  
Leila & Alan Worthy

\$1,000-\$1,499

Glenn Arnold  
  
Baron Asher  
  
Rex Barden  
  
Nicholas Bates  
  
Bo Beeman  
  
Jeanne & James Bonk  
  
Judy & Maurice Bradrick  
  
Audrey Beth Dilucente  
  
Gail Dunham  
  
Margaret & Paul Dutcher  
  
Becky & Tuck Forsyth  
  
Patricia Gilbert  
  
Kim Gotfredson  
  
Pamela Hansen  
  
Susan & Torrey Harmon  
  
Yvonne & Joe Holland  
  
Terri & Wendell Iwatsuru  
  
RADM James Johnson, USN (Ret.)  
  
CAPT Curt Jones, USN (Ret.)  
  
Carla Kessler  
  
Gordon Kugler  
  
Robin Lipka  
  
Alan Loy  
  
Debe & Mike Lucki  
  
Terri & Art Moreau  
  
Shannon Nestor  
  
Miguel Ortega  
  
Christina Osborn  
  
Susan & CAPT Pence Parsons, USN  
(Ret.)  
  
Maureen & Patrick Pierce  
  
Renee Roth  
  
James Ruam  
  
Josie & Ted Schwarz  
  
Aaron Scott  
  
Jack Sears  
  
Naomi Shibata  
  
LCDR Jeff Simons, USN (Ret.)  
  
Carol Sommer  
  
Judith & Thomas Splitgerber  
  
Anne Stockdale & Brian Williams



Gloria & Thomas Taylor  
  
Ann Uri  
  
Andrea Werneke & Tony Parker  
  
Laura White Ludvik  
  
Jayneann & Matthew Wikler  
  
Barbara & Philip Williams  
  
Gavin Williams  
  
Chuck & Toby Wright





# AWARDS & RECOGNITION

## RECOGNIZED LEADERSHIP IN OUR RANKS

STEP leadership continues to be honored for their impact in the community. **CEO Tony Teravainen** and **Senior Programs Manager Tracy Owens** were both named among San Diego Business Journal’s *Top 50 Veteran Business Leaders of Influence* in November 2024. We also celebrate **Board Chair Bill Boggs** who was recognized as a *2025 Nonprofit Board Leader of Influence*, further highlighting the strength and dedication of those guiding STEP’s mission.

## VETERAN OF THE YEAR

In November 2024, STEP CEO and co-founder Tony Teravainen was honored as *Veteran of the Year* for California’s 40th Senate District by Senate Minority Leader Brian Jones. Recognized for his continued service beyond the Navy, Tony was celebrated for his leadership at STEP and his lasting impact on military families through financial empowerment, stability, and compassionate care.



## CHARITY NAVIGATOR

For the ninth consecutive year, we received the coveted 4-star rating from Charity Navigator, highlighting nonprofits with the highest standards and results for strong financial health and commitment to accountability, transparency, and efficacy. With only 25% of charities receiving this rating, it speaks to the importance of financial transparency.



## GUIDESTAR PLATINUM



## A+ RATING

Better Business Bureau



## RECOGNITIONS

**San Diego Business Journal**  
Top 50 Veteran Business Leaders of Influence

**Association of Washington Business (AWB)**  
Washington Veterans & Families Award Finalist

**Founding Forward**  
George Washington Honor Medal Awardee

## Terry Magee Leadership in Service Award

- 2024**  
Social Venture Partners
- 2023**  
Navy Federal Credit Union
- 2022**  
Soapy Joe's
- 2021**  
James Carmody
- 2019**  
Margaret "Peg" Millson
- 2018**  
Terry Magee

## Honor Roll of Awardees

- 2024**  
Chris and Keith Eshelman  
Rotary Club of Coronado
- 2023**  
David Beatty  
National Charity League
- 2022**  
Kathy Sinclair  
U.S. Bank
- 2021**  
Price Family  
Innova Systems International
- 2019**  
Salvador Foundation  
Workwell Technologies
- 2018**  
Laura Galinson  
Century Club of San Diego  
USS Midway Foundation
- 2017**  
Denise and Greg Dorin  
Walter J. and Betty C. Zable Foundation



## TERRY MAGEE LEADERSHIP IN SERVICE AWARD

The Terry Magee Leadership In Service Award was created in 2018 to celebrate the highest level of community service. There are many out there who seek to do good things in our community, but what is often lacking is the empowering and humble leaders to bring all these disparate resources together into a focused and capable team. Terry Magee has lived a life of service, bringing leadership that motivates and organizes people—so they can build and sustain their organizations to achieve their goals. We are honored to recognize San Diego Social Venture Partners as the 2024 Awardees for their time and pivotal contributions to STEP.

*Being honored with this award reflects your exceptional example of servant leadership. Your talent for uniting diverse resources, your genuine humility, and your steadfast dedication to improving our community are truly inspiring. You exemplify the values Terry Magee stands for, and we are profoundly thankful for your service.*

TONY, STEP CEO & CO-FOUNDER

## STEP DAY PROCLAIMED IN SAN DIEGO COUNTY

On October 10, 2024, the County of San Diego, led by Supervisor Joel Anderson, officially proclaimed "Support The Enlisted Project Day" in honor of STEP's impact on military families. The proclamation was presented during STEP's 2024 Annual Fall Social, recognizing the organization's vital role in strengthening the region's military community.

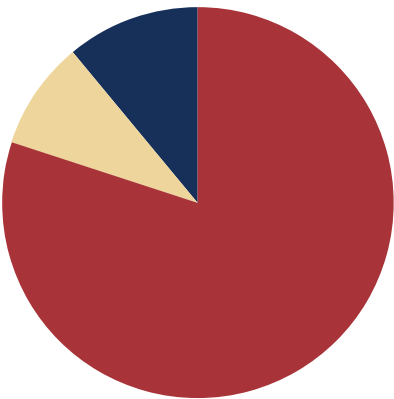
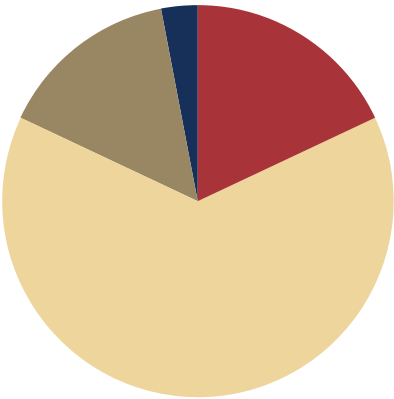


## STEP HONORED WITH 2024 GOLD HIRE VETS MEDALLION AWARD

STEP is proud to be recognized by the U.S. Department of Labor with the 2024 Gold HIRE Vets Medallion Award for our ongoing commitment to employing, retaining, and supporting Veterans. This national honor highlights our dedication to empowering those who have served our country and reflects our broader mission of serving military families with dignity and respect.



# FINANCIAL HIGHLIGHTS



★ **80%**  
Of every dollar goes  
towards programs

## REVENUE\*

In-Kind Goods and Services	\$1,498,520
Grants	\$5,187,988
Individual Contributions	\$1,226,676
Special Events/Other	\$224,095
Total Income	\$8,137,279

## EXPENSES\*

Program Expenses	\$3,373,679
Development Expenses	\$394,054
Administrative Expenses	\$452,810
Total Expenses	\$4,220,543
Income in Excess of Expenses	\$3,916,736

## ASSETS & LIABILITIES\*

Beginning Net Assets	\$2,519,595
Ending Net Assets	\$6,439,609
Total Liabilities	\$2,828,345
Total Liabilities and Net Assets	\$9,267,953

\*Unaudited Fiscal Year 2025





# CONSIDER A GIFT

THANK YOU FOR STANDING WITH US  
THROUGH THE YEARS—WE'RE SO GRATEFUL  
FOR YOUR CONTINUED SUPPORT.

*For more than a decade,  
STEP has been a lifeline in  
our community, all because  
of incredible people like you.  
Your heartfelt generosity  
ensures that STEP will  
stand strong for generations  
to come, offering enlisted  
service members, Veterans,  
and their families a safe  
space when they're facing  
life's toughest battles. With  
you by our side, they'll  
always have a place to turn  
when hope feels out of reach.*

## FOR MORE INFORMATION

**CONTACT US AT:**  
(858) 695-6810

**EMAIL:**  
[development@teamstepusa.org](mailto:development@teamstepusa.org)

**WEB:**  
[teamstepusa.org/donate](https://teamstepusa.org/donate)

*Please consult a personal financial advisor  
about the potential financial benefits of  
investment and charitable giving strategies.*



### MONTHLY GIVING

By setting up a recurring donation, you show your ongoing commitment and dedication to our cause. Your dependable and regular support can make a significant impact.



### IN-KIND DONATION

In-kind donations help offset the cost of critical needs for our families. When we help provide a basic necessity, families can redirect those funds to their critical needs.



### DONATE A VEHICLE

Donate your car, truck, motorcycle, RV, or boat by simply completing the online form, and we'll reach out to arrange the pick-up of your vehicle donation, at no cost to you. You may qualify for a tax deduction while supporting military and Veteran families.



### IRA

A gift from your IRA required distribution offers an alternative to those donors who do not need the funds for living expenses and want to support the work of STEP.



### STOCK

A stock gift often enables you to deduct the full fair market value of the appreciated stock without incurring capital gains tax. By making a gift of stock to STEP you are fueling our mission.



### PLANNED GIVING

Include STEP in your will or trust by working with your financial advisor. This is an easy and flexible way to support STEP that costs you nothing today: this gift can be completed by adding one sentence to your will or trust.



### MAIL YOUR DONATION

P.O. Box 26747  
San Diego, CA 92196



### DONATE ONLINE

[teamstepusa.org/donate](https://teamstepusa.org/donate)







**Headquarters**  
8320 Juniper Creek Ln.  
San Diego, CA 92126  
(858) 695-6810

**Orange County Office**  
1631 Sunflower Ave.  
Suite C34  
Santa Ana, CA 92704  
(714) 444-0075

**Washington Office**  
4001 S. Pine St.  
Unit 112243  
Tacoma, WA 98411  
(253) 442-2366

**[www.teamstepusa.org](http://www.teamstepusa.org)**

*Support The Enlisted Project is a 501(c)(3) nonprofit corporation. EIN: 20-3051279*