



Qualitas of Life Foundation is a non-profit organization that provides basic financial education to Hispanic individuals and their families, in order to foster their financial security and improve their standard of living.

### CONTACT

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# Table of contents

1. LETTER FROM OUR FOUNDER AND CHAIRPERSON	04
2. MISSION AND INSTITUTIONAL VALUES	07
3. 2021 RESULTS 3.1 Our Impact 3.2 Becoming a Data-Driven Organization 3.3 Our Allies	08
4. 2021 MILESTONES 4.1 Virtual Financial Education 4.2 Strategic Partnerships 4.3 Pilot: Entrepreneurship 4.4 Financial Literacy For Youth 4.5 Familia Adelante 4.6 Financial Access Fairs 4.7 Robin Hood: Grit Cohort 4.8 Virtual Community Center 4.9 Fundraising Events	11
5. STATEMENT OF FINANCIAL POSITION	20
6 THANK YOU TO OUR SUPPORTERS	22

## Letter from our Chairman

### DEAR FRIENDS AND QUALITAS FAMILY,

Qualitas of Life Foundation celebrated its 14th anniversary in 2021, and our mission is more important than ever. The communities we serve work hard and struggle to get ahead even during normal times; this past year continued to present challenges to our communities related to the pandemic and its significant impact on the New York City area. We are proud that during a difficult time for all of us, Qualitas continued to grow and serve more families than ever before.

2021 was an incredible year of growth at Qualitas as our communities began to recover from the COVID-19 that had hit the New York area, and immigrant communities especially, particularly hard. Despite these challenges, including working on a remote basis, Qualitas rose to the occasion and served our communities in new and creative ways, grew its staff, and expanded its course offerings.

Qualitas reached almost 17,900 individuals through our financial education programs, serving almost 4,000 families through our courses, workshops, and webinars. In addition to our traditional coursework, we added a new pilot course on entrepreneurship in response to emerging needs in our communities. In total, we had over 160 individual training sessions, 100 workshops, and two financial access fairs.

Friends of Qualitas had a significant impact on the organization, launching four episodes of the culinary series Arap en Mandil, a cultural event called Frida Kahlo's Wardrobe, and helped raise awareness and significant funding for Qualitas. We thank all of those who support Friends of Qualitas with their time and support, especially Monica Rovzar, Alexandra Boker, and Fernando Rovzar.

Importantly, Qualitas added four key new staff members in 2021. Lorena Flores brings significant experience to the Education Department, Liliana Pulido brings her expertise to the Communications Department, and Mariana Di-Bella and Maru Castro add significant experience and capacity in the Development area. Additionally, I would like to recognize our Executive Director Myriam Rebling for receiving an honorary recognition from the Mexican Consulate General in New

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York for her work on behalf of Qualitas, which I was honored to attend. Our team is our most significant asset and they worked hard to produce a wonderful year of results.

Asalways, Qualitas succeeds through strong relationships with our partners and strategic alliances. In 2021, we partnered with dozens community organizations based in New York, New Jersey, Connecticut, and also expanded our corporate partnerships to include key partners such as Mastercard and Charles Schwab.

Likewise, we thank White & Case LLP for their continued sponsorship; their support is critical to our success. All of our sponsors and donors share in our success; we thank them all and cherish their support.

Finally, on behalf of the Board, I would like to thank our staff members and Myrtiam, who work hard and contribute enormously to the success of our mission, and to thank our facilitators and volunteers, without whom Qualitas would be unable to serve our community. I could not be more proud of the efforts you all have made. Thank you!



With heartfelt gratitude,

LEIGH ROVZAR,

Chairperson.

## Letter from our founder

### DEAR FRIENDS AND QUALITAS FAMILY,

In 2021, Qualitas of Life Foundation celebrated its 14th anniversary with resilience and strength to face the effects of a global crisis. We continued to adapt and to work on our mission of providing financial education to Hispanic individuals and their families, in order to foster their financial security and improve their standard of living. This year, our community not only grew but flourished in challenging circumstances, making us proud.

We are pleased to share that 2021 was an exceptionally productive year. It was a year in which we could see our efforts bloom and our community spurred. We carried out our mission by offering 136 public educational activities and serving 3,924 families with our programs. We proudly share that it was our first year as a Financial Literacy Vendor for Bronx Community College, and we launched an Entrepreneurship pilot course to support, with financial education, the entrepreneurship spirit of our community.

On the other hand, with the help of our extraordinary group of volunteers, Friends of Qualitas, we produced and broadcast four culinary episodes of Qualitas en Mandil. We organized a compelling talk on Frida Kahlo and participated in the 50th Anniversary of the TCS New York City Marathon with our Run For Qualitas team.

All our efforts this year led us to find support from remarkable alliances with wonderful people and corporations like Google, Shopify, Herdez, and Bimbo; and partnerships with other organizations, like Familia Adelante, Ariva, Bronx Community College, and Hispanic Federation. We're immensely grateful to White & Case LLP for trusting our work and supporting our mission with their continued sponsorship. Thank you to all our sponsors and donors for your support this year; we appreciate you tremendously.

To our Board members, thank you for sharing your expertise and time with us, it is with your guidance, that we have been able to navigate through some difficult times. Lastly, I thank our staff members for their labor, work ethic, and values that contributed to our victories. To our facilitators and volunteers, enormous appreciation for sharing our purpose; without your help, Qualitas of Life would not be able to serve its community the way it does.



With heartfelt gratitude,

MARCELA O. ROVZAR,

Founder.

## Mission and Institutional values



### **OUR MISSION**

Qualitas of Life Foundation is a non-profit organization that provides basic financial education to Hispanic individuals and their families, in order to foster their financial security and improve their standard of living.



### **OUR INSTITUTIONAL VALUES**

Qualitas of Life Foundation delivers financial education through an educational model based on the following 5 cross cutting values:



Capabilities Approach



Human Rights and Gender Equity



Civic Engagement



Family Focus



Sense of Community

### **OUR STORY**

In 2004, Qualitas of Life's founder Marcela Orvañanos de Rovzar moved to New York City. As a Mexican Philanthropist with a background in capacity building and fundraising, Marcela was startled by the critical living conditions of Hispanics and was determined to find the means to support this community. After consulting with financial education experts and working closely with community members, Marcela founded Qualitas of Life Foundation.

Qualitas of Life's financial education workshops began in 2007 and thanks to the continued support of our Board, facilitators, committed volunteer base, sponsors, and strategic alliances we have expanded our educational program to community centers and organizations in all 5 boroughs of New York City, the states of New York, New Jersey. Connecticut, Pennsylvania, Delaware and Massachusetts.

### 3 2021 Results

### 3.1. OUR IMPACT

Qualitas of Life Foundation served **3,924 families and impacted 18,923 individuals indirectly through: 107 workshops, 27 short interventions, 2 Financial Access Fairs, and 162 individual training sessions.** To complement the information provided through our educational events, Qualitas distributed nearly 3,500 digital educational materials. WHO WE SERVE In 2021, we served Hispanic communities from 15 different countries including Mexico, Colombia, the Dominican Republic, Ecuador, Honduras, United States, Guatemala, Peru, and Venezuela.





ANNUAL INCOME

95%

Report income of less than \$24.000

20%

rely on a fixed monthly income.

43%

do not have access to mainstream credit

50+ COMMUNITY PARTNERS



3,900+ FAMILIES SUPPORTED



We measured the impact across our program through a pre- and post-evaluation survey; the outputs of the surveys show the level of readiness in participants, and other indicators such as access to credit, banking status, financial goals, and debt. The results highlight the following:

70%
of participants
completed the
8-session course

90% of participants completed a budget 90% of participants established a SMART financial goal

of participants report increased financial knowledge 100% of participants report increased confidence in managing their finances



### 3.2. BECOMING A DATA-DRIVEN ORGANIZATION

Qualitas of Life Foundation and Lydia Sierra Consulting (LSC) co-developed a Monitoring and Evaluation (M&E) system with the support of the Hispanic Federation and the Communities of Color Nonprofit Stabilization Fund. The M&E system will offer a baseline to better measure the organization's impact, facilitate reporting to stakeholders, and guide future improvements to our programs. This project allowed the organization to develop a clear data collection protocol, identify key metrics, and introduce tools such as Salesforce, Zapier, and Hustle to collect, track, and analyze qualitative and quantitative data. Overall, the M&E system is a step forward in measuring and quantifying the impact of financial literacy in the Hispanic community.

### 3.3. OUR ALLIES

Our wonderful network of alliances and partnerships allows Qualitas of Life to continue to provide high-quality financial education to the Hispanic community at no cost to our participants. Through sponsorships, grants, contributions, and volunteering, our partners from different sectors support our efforts in the quest for financial inclusion. Moreover, thanks to in-kind donations, we have been able to enrich our community engagement events and further contribute to the well-being of the Hispanic community.

### 3.2. FUNDING OUR PROGRAMS

All of our fundraising events, campaigns and efforts are oriented toward funding our financial education programs to be available to the Hispanic community for free. Thanks to the kindness of multiple donors, we have raised more than \$35,000 in individual donations, over \$60,000 via corporate contributions, and almost \$200,000 through other nonprofits. Moreover, the in-kind and cash contributions that we received this year add up to more than \$50,000. Every \$50 donation allows us to take one course participant at no cost to them, so we are beyond thankful to our donors for allowing us to carry out our mission.



### 4 2021 Milestones

### 4.1. VIRTUAL FINANCIAL EDUCATION

Qualitas of Life Foundation began 2021 with one purpose: turning the lessons learned from the COVID-19 crisis into opportunities for improvement and sustainable growth. Our main goal was to maintain the community engagement achieved through last year, provide financial tools and training tailored to respond to the community evolving needs, and streamline the strategies placed to attain our mission. Our experience throughout the last year affirmed the need to deepen

our efforts to provide financial literacy to a broader population. The team upped its commitment to embrace different teaching techniques and digital platforms and seek new programs and strategic alliances to adapt to the community's needs. Qualitas of Life Foundation's programs continued to be offered remotely in different formats, through Zoom, Google Meet, Microsoft Teams, and Facebook Live. Among the formats offered were:

### **EIGHT-SESSION COURSE**

Intensive personal finances course consisting of 8 two-hour workshops for 50 to 80 participants. The course delves into seven core financial topics and concludes with a general review session, a graduation ceremony, and the issuance of a participation or completion diploma.

### SPECIFIC-TOPIC WORKSHOP

A two-hour session for 50 to 100 people, designed and adapted to the specific financial community needs.

### SHORT INTERVENTIONS

15 minutes to one-hour Key Advice Session provided for a massive audience to offer 3-5 fundamental pieces of information on a specific topic or issue.

### INDIVIDUAL TRAINING SESSIONS

A one-hour personal session designed to set SMART financial goals based on the individual and family needs. The goal is to equip families with the tools needed to create better opportunities for themselves and their families

### FINANCIAL ACCESS FAIRS

A one-to-two-hour event aimed to create a bridge between the Hispanic community and financial service providers and agencies that have services specifically tailored to the immigrant community's needs.

### **ENTREPRENEURSHIP COURSE**

Intensive entrepreneurship course consisting of 7 two-hour workshops for 50 participants. The course delves into seven core entrepreneurial topics and concludes with a general review session and the issuance of a participation or completion diploma.

### 4.2. STRATEGIC PARTNERSHIPS

In 2021, Qualitas of Life partnered with 52 community-based organizations, government agencies, consulates, financial institutions, and media outlets in New York, New Jersey, Connecticut, Pennsylvania, Washington D.C., and California to bring financial literacy to the communities we collectively serve.

Academy of Medical & Public Health Services

Agri-Business Child Development

Ariva

Building One Community Bronx Community College

BronxWorks

Brooklyn Cooperative Brooklyn Foundation

CARES Atlanta Global Innovation Hub

Carroll Gardens Association

Catholic Charities

Center Community Partners Center for Family in Sunset Park Children's Aid-Dunlevy Milbank Center

Consulate General of Colombia in New Jersey Consulate General of Ecuador in New York Consulate General of Mexico in New York CrossState Credit Union Association

Department of Consumer and Worker Protection

El Centro del Inmigrante

Facebook **Finhabits** 

Fiver Foundation for Children

Grow with Google Hispanic Federation

Hispanic Heritage Foundation

Inclusiv

Kids in Need of Defense

Kingsbridge Heights Community Center

Lower East Side People's Federal Credit Union

Mastercard Mercy Center

Mindfulness Coaching Services - Tanya Valle

Mixteca Organization

Neighborhood Trust Federal Credit Union

Neighbors Link

New Immigrant Community Empowerment

New York Immigration Coalition New York Presbyterian Hospital

New York Public Library

Northeast Family Federal Credit Union

NYC Small Business Services Office for New Americans

Pace University NY Small Business

Development Center Pastoral Migratoria

Pittsburgh Hispanic Development Corporation

Pronto of Long Island

Shopify

Staten Island Job Center - La Colmena

Telemundo 47 Univision



### 4.3. PILOT: ENTREPRENEURSHIP

2021 was undoubtedly a challenging year for the economic recovery of low-income families. For many, starting a new business represents an innovative way to recover an income and build assets for their families. Thus, Qualitas of Life responded to the growing business interests of Hispanic families by deepening its organizational focus on curating an entrepreneurship course to cover the primary concepts of establishing a business in New York.

Qualitas harnessed its expertise to provide information regarding the importance of separating personal finances from business finances and how to navigate the permit and license process and economic resources. Meanwhile, our partner, Centro Community Partners, offered detailed information on creating a business plan, establishing the mission and vision statements, and setting healthy business finances.

The first cohort was conducted hand in hand with the Centro Community Partners, thanks to the support of

the New York Immigration Coalition. Qualitas received 107 registrations in its first week of promoting the event. The final cohort consisted of 48 participants (70% women) from 11 nationalities.

QualitasreceivedresourcesfromtheStrongCommunities Fund of the Brooklyn Communities Collaborative to target financial literacy efforts for Brooklyn residents. Qualitas hosted a second entrepreneurship pilot with 61 participants (85% women) from seven nationalities thanks to this support.

Our participants planned to launch businesses in diverse industries, including service, food, cleaning, hospitality, health and beauty, sales, construction, and real estate.

As a part of this initiative, Qualitas of Life Foundation also collaborated with Grow with Google and Shopify to offer information on the latest technological platforms to increase marketing, client retention, and online sales.



### 4.4. FINANCIAL LITERACY FOR YOUTH

According to studies, first-generation and immigrant youth from low-income households face additional obstacles to asset-building due to the limited generational access to financial literacy. In most cases, children from Hispanic families have to navigate the financial system without guidance from a parent or guardian. To bridge this gap, Qualitas of Life Foundation partnered with Bronx Community College as a financial literacy provider in 2021. BCC is located in the South Bronx, and

many of its students are from NYC's poorest families: 67% live in households that earn less than \$30,000 annually. Together, Qualitas and BCC developed and implemented the beginning of a campus-wide financial literacy program to help students avoid financial pitfalls and access financial resources, including financial aid, so that finances won't slow down their academic momentum.

### 4.5. FAMILIA ADELANTE

2021 marked the end of the fourth and the beginning of the fifth year of the Familia Adelante Program. Through Familia Adelante, Qualitas of Life Foundation alongside Mercy Center, Fiver Foundation for Children, and Tanya Valle Mindfulness Coaching Services offer a holistic approach to the empowerment of Hispanic families in the South Bronx. Currently, the program provides services for 92 families with different backgrounds and needs. In order to be effective, all organizations collaborating on Familia Adelante have embraced the whole family approach across their programs. One of the best examples that highlights this united effort is

the coordination of the first "Día del niño" (Children's Day) in the Bronx. Children's Day is an international holiday in many Latin American countries. It celebrates the importance of the role and contributions of children within a family. With that in mind, the families of Familia Adelante had the opportunity to enjoy a day full of activities designed to celebrate kids. Among the activities included a painting workshop and informative sessions on how to talk about money with kids. 100 individuals enjoyed the event that brought together resources, games, and a sense of community.

### 4.5. FINANCIAL ACCESS FAIRS

In 2021, Qualitas of Life organized two Financial Access Fairs to connect our community to quality financial services with appropriate language access. These events were well received, with more than 200 live attendees and 2.2K views on Facebook. In March. Oualitas of Life offered an informative session on the Paycheck Protection Program available in conjunction with Inclusiv, Neighborhood Trust Federal Credit Union, Lower East Side People's Federal Credit Union, and Brooklyn Cooperative Federal Credit Union for small businesses. The event's goal was to increase the accessibility of this resource to Hispanic entrepreneurs that were affected by the pandemic. According to the Small Business Administration, minority-owned businesses were disproportionately underserved by the relief effort, often because they lacked the connections to get access to the aid, language access, or were

rejected because of the program's rules. In October, Qualitas of Life Foundation celebrated Hispanic Heritage Month with a three-day event, each day holding a financial theme. The first day focused on personal finances, the investment journey, and the use of the electronic wallet with guest speakers such as FinHabits, the Neighborhood Trust Federal Credit Union, and the Department of Consumer and Worker Protection. The second day delved into the entrepreneurship journey with guest speakers from Pace University NY Small Business Development Center (SBDC), Brooklyn Cooperative Federal Credit Union, Mastercard, and Facebook. To close the fair on the third day, Qualitas of Life offered the first Virtual Business Expo where several local businesses, and some graduates from the Qualitas of Life's entrepreneurship pilot course, promoted their business and services.

### Qualitas of Life Foundation celebrated Hispanic Heritage Month with a three-day event, each day holding a financial theme.





### 4.6. ROBIN HOOD: GRIT COHORT

Qualitas of Life was one of the 13 organizations selected for the 2021 GRIT Cohort. The Grant Readiness and Insights Training (GRIT) is a cohort-based program to teach leaders how to obtain support from results-driven, evidence-based funders like Robin Hood Foundation.

The team participated in 12 sessions ranging from capacity building, community engagement, fundraising, and evaluation, among others.

### 4.7. VIRTUAL COMMUNITY CENTER

The virtual center continued to help build a sense of community unique to the organization's mission. The main objective was to provide a space where participants feel comfortable and safe to receive the information needed to positively impact their lives, regardless of immigration and financial status. The center played a critical role when promoting new training and fighting misinformation. The efforts widened from engaging the 250 participants through the chat "Familia Qualitas of

Life "in WhatsApp to responding to personal concerns by email and one-on-one text messages. There are many ways that individuals receive misinformation, which is why the Qualitas of Life team worked tirelessly to offer adequate information and assistance throughout the year. Among the requested topics were housing assistance, help with the Child Tax Credit, missing stimulus checks, and various types of potential financial fraud.

### Qualitas of Life team worked tirelessly to offer adequate information and assistance throughout the year.



### 4.7. FUNDRAISING EVENTS

To strengthen our Fundraising and Development efforts, Qualitas of Life created and participated in a variety of events closely related to the Hispanic community:

#### FRIDA KAHLO'S WARDROBE: APPEARANCES CAN BE DECEIVING

This masterclass was led by fashion curator Circe Henestrosa and professor and curator Dr. Gannet Ankori, who presented Frida's iconic wardrobe and offered an interpretation of the personality it gives life to and helps to capture. During the class, they displayed a collection of Kahlo's rediscovered personal possessions that had been stored since 1954.

### ARAP EN MANDIL CULINARY SERIES

This year, Qualitas of Life launched its very own cooking show, hosted by Mexican actor Arap Bethke. In each episode, Arap was joined by a Hispanic celebrity chef with a history of migration and entrepreneurship. During the show, Arap and his guest prepare a delicious recipe while discussing the chef's history and providing related financial tips. During 2021, Qualitas of Life hosted 4 of these episodes, with the company of chefs Ruffo Ibarra, Michelin Star holder Carlos Gaytán, and the sisters behind Mesa Sana, chef Andrea and nutritionist Pamela Berrondo.

### **RUN FOR QUALITAS AT THE NEW YORK CITY MARATHON**

As a New York City Marathon Charity Partner, we received passes so that 6 runners could run the Marathon, representing Qualitas of Life and fundraising to benefit our cause. The efforts of our runners represent great support from them as well as their friends and families. Big thank you to Arturo Anhalt, Daniela Suarez, Fernando Rovzar, Gregorio Schneider, Ricardo Cervantes, and Stephany Cadena for your commitment and generosity.

To strengthen our Fundraising and Development efforts, Qualitas of Life created and participated in a variety of events closely related to the Hispanic community.



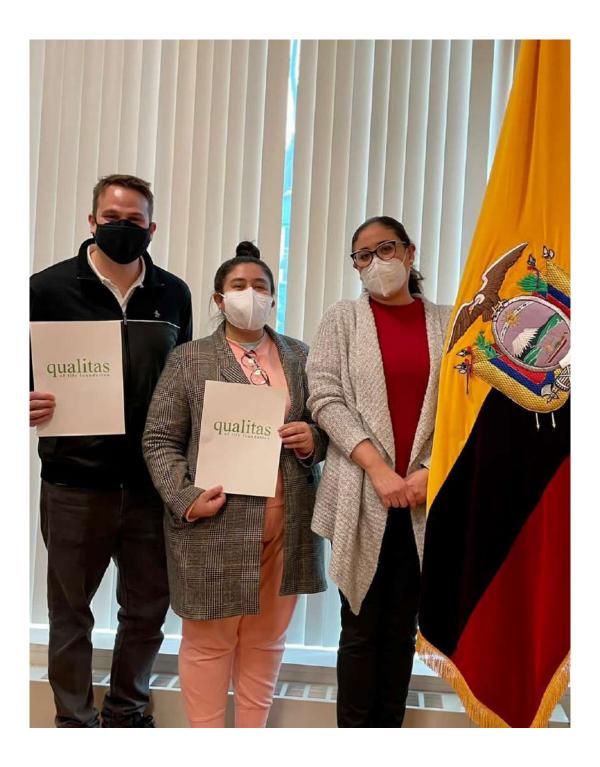




# 5 Statement of financial position

### **DECEMBER 31, 2021**

Current assets		
Cash ans cash equivalents	\$	435,405
Contributions receivable	*	44,59
Prepaid expenses		3,77
Total current assets		483,76
Cumputer ans equipment		1,50
Less: accumulated depreciation		(1,505
Computer and equipment, net		-
Total assets		483,76
LIABILITIES AND NET ASSETS Current liabilities		
Current liabilities	Ś	2.000
	\$	-
Current liabilities  Accounts payable	\$	32,20
Current liabilities  Accounts payable  Accrued expenses	\$	32,203 <b>34,20</b> 3
Current liabilities  Accounts payable  Accrued expenses  Total current liabilities	\$	32,203 <b>34,20</b> 3
Current liabilities  Accounts payable Accrued expenses  Total current liabilities  Total liabilities	\$	32,20 34,20 34,20
Current liabilities  Accounts payable Accrued expenses  Total current liabilities  Total liabilities  Net assets		32,20 34,20 34,20
Current liabilities  Accounts payable Accrued expenses  Total current liabilities  Total liabilities  Net assets  Without donor restriction		2,000 32,202 <b>34,202</b> <b>34,202</b> 449,569



## 6 Thank you to our Supporters

### GOVERNMENT, FOUNDATION AND EDUCATIONAL CENTERS CONTRIBUTIONS

BBC Strong Communities Fund Brooklyn Community Foundation Center for Migration Studies Chubb Charitable Foundation Colombian Consulate Hispanic Federation Mercy Center, Inc. Mexican Consulate MoneyGram Foundation Neighbors Link Corp NYC Communities of Color Nonprofit Stabilization Fund O'Neill Foundation RK Mellon Foundation Stabilization Fund The Hyde and Watson Foundation TisBest Philanthropy

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Bank of America Corp
Bimbo Bakeries USA, Inc.
BlackRock, Inc.
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FINRA
MegaMex Foods, LLC
Northeast Family Credit Union
Signature Bank
& White & Case LLP

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### **COMPADRES**

Alex Ramos Alfredo Guzman Jonathan Franklin Julieta Domínguez Myriam Rebling Nicole Vidal Masley

### **VOLUNTEERS, INTERNS, AND PRO BONO**

Andrea Sordia Zanella Diana Mendez Javier Guzman Jose Lopez Liliana Pulido Lorena Flores Patrick Mock

### **FACILITATORS**

Once more, Qualitas of Life could not have done the outstanding work of 2021 without the professionalism and commitment of its facilitators. We appreciate their continued support and reliability in 2021.

Dulce Medina Fabiana Cruz

Fernando Valencia Isela Herrera Laurent Oliva Lissett Mendoza Lucy Block Marlene Uraga Nicole Barros & Pily Quintanilla

### **BOARD OF DIRECTORS**

Leigh Rovzar PRESIDENT Gregorio Schneider TREASURER Ivana Estrada SECRETARY Gina Franklin Jorge Kuri Jorge Suárez Miguel Zabludovsky & Russell G. Byers

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### Get involved



### DONATE

Help us grow our impact in the Hispanic community

2 families

10 families

\$1000 BENEFITS

20 families

You can visit our website **www.qualitasoflife.org** to make a donation or you can contact us at **director@qualitasoflife.org** 

### BRING FINANCIAL EDUCATION TO YOUR COMMUNITY

Are you interested in providing financial education for your community? Please contact our Education Director at **academy@qualitasoflife.org** 

### **VOLUNTEER**

To learn more about Qualitas of Life and our financial education programs visit our website at **www.qualitasoflife.org** 

### JOIN OUR ONLINE COMMUNITY

Facebook: @qualitasoflife Twitter: @qualitasoflife LinkedIn: @qualitasoflife Instagram: @qualitasoflife Youtube: @qualitasoflife TikTok: @qualitasoflife

