



A YEAR IN REVIEW

SAVE. INVEST. GROW.

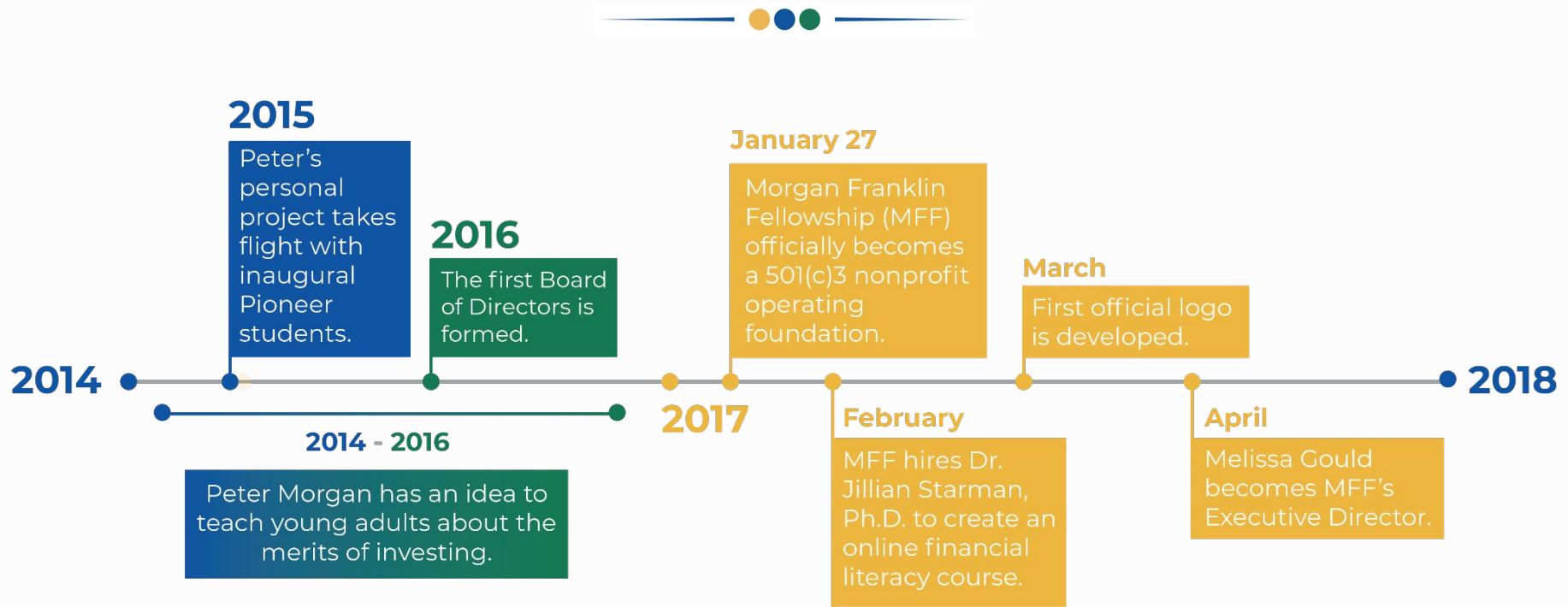
INAUGURAL EDITION

2014 - 2021

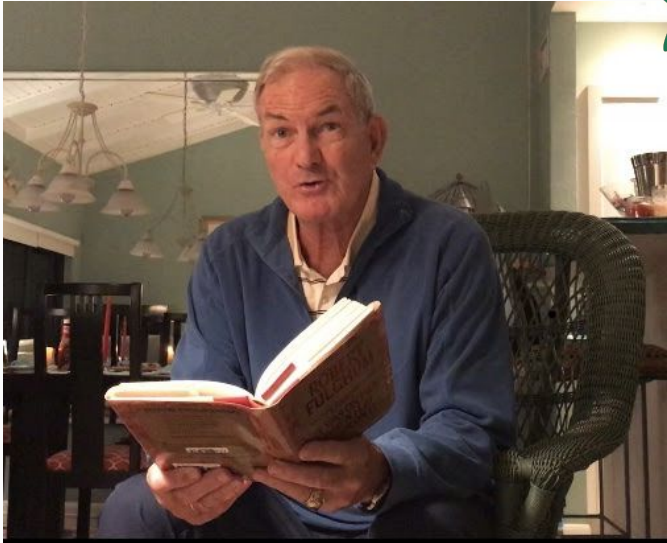


Teaching people to Save, Invest and Grow Money.
One starfish at a time.

2014 - 2017: An Idea is Born



From an Idea to Reality



Peter Morgan
MFF Founder

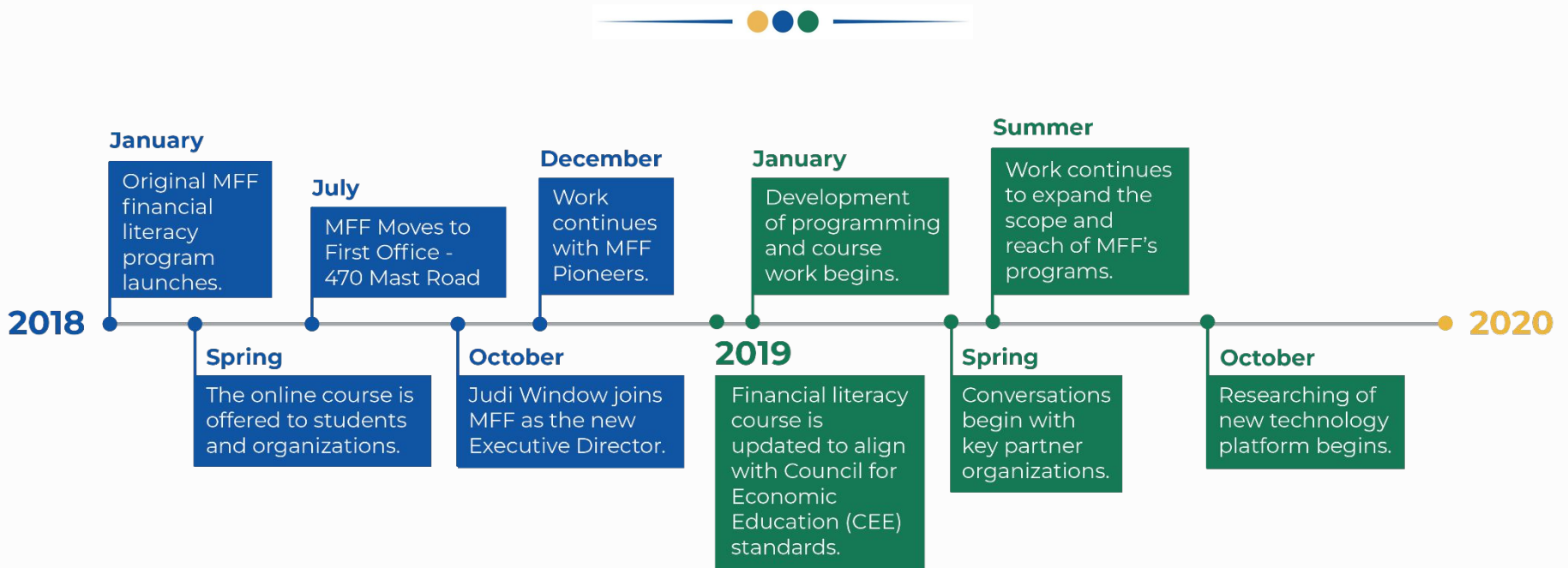
The inspiration behind creating Morgan Franklin Fellowship (MFF) is two-fold. First, MFF was created from my deep appreciation of Benjamin Franklin's desire to promote civic virtue through the power of compounding interest. Loren Eiseley's wonderful short story "One Starfish" provided the second inspiration - making a difference one person – or one starfish – at a time.

Today, MFF continues to build on my idea of teaching young adults the merits of investing. From the first "Pioneers" like Trent and Allison, to more recent Fellows, it is exciting to see our participants now giving back to MFF and to their communities in so many different ways.

Hearing the stories of our MFF Fellows and how they apply what they have learned through the program is now another source of inspiration for me. Their successes are the reason for my 200-Year Vision.

I look forward to MFF's bright future - teaching and guiding others towards financial independence.

2018 - 2019: Building a Foundation



A Strong Foundation



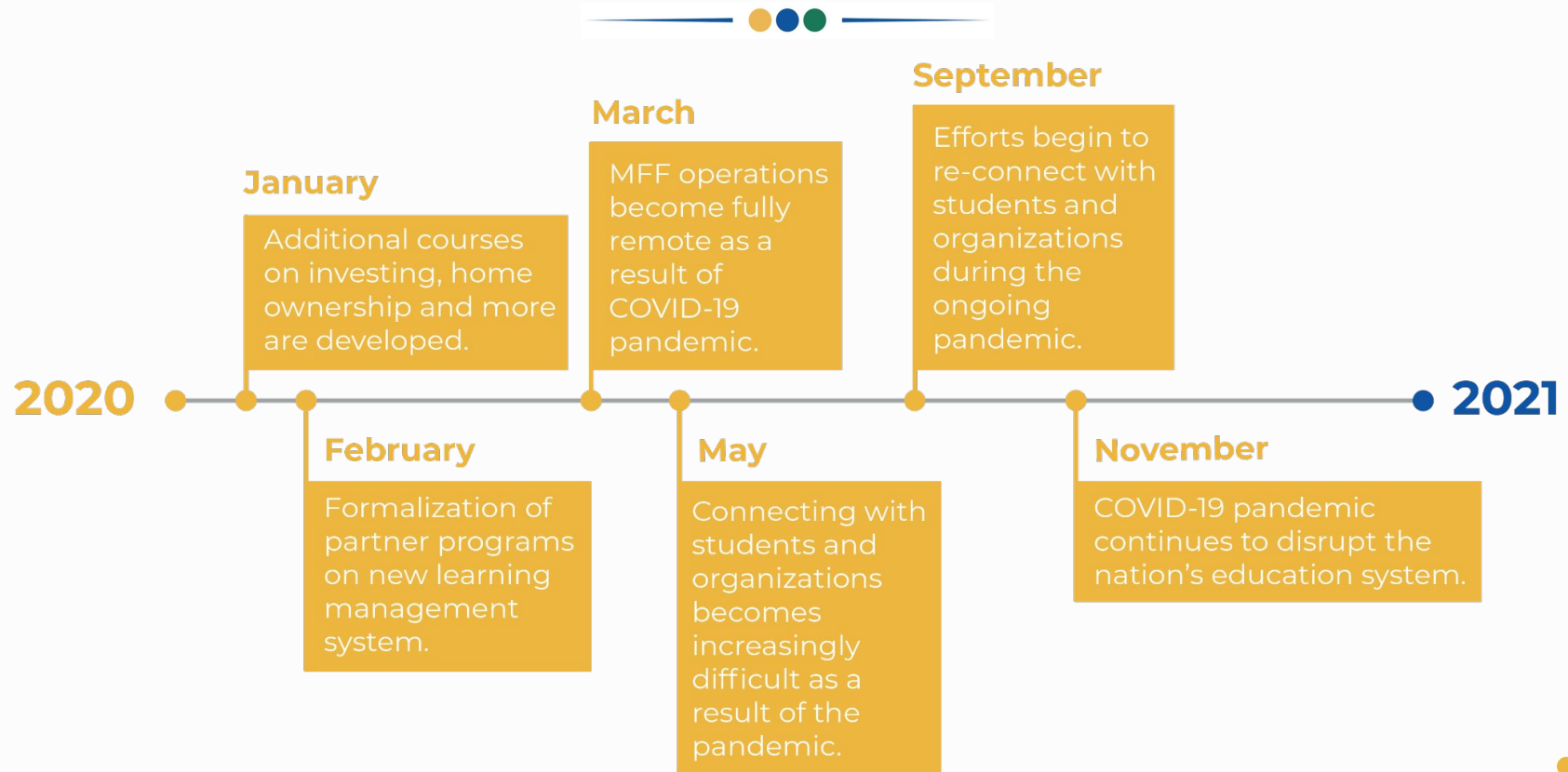
Michelle Demirjian
MFF Treasurer

Morgan Franklin Fellowship (MFF) is a 501(c)3 nonprofit private operating foundation which has primarily been funded by Peter Morgan, our founder. Not wanting to limit our outreach or the teaching of financial independence, we are committed to the organization's growth by securing additional funding sources. It is our mission to sustain and build upon the legacy that Peter has entrusted all of us to lead and grow, and these additional sources of funding will allow us to expand our financial literacy courses and further our outreach to anyone who wants to learn and participate in our programs.

As I reflect upon Morgan Franklin Fellowship's growth, I am encouraged. In 2014, Peter asked me to help him create a financial literacy program based upon stock market investing. What we began together as a grassroots program is now Morgan Franklin Fellowship. 'Pioneers' and mentors helped guide the program's development and confirmed for us that general money management skills needed to be an integral part of our growing initiative.

Our Fellows' success stories are impressive and inspiring. Invaluable to our journey and growth are the enthusiasm of our staff and the knowledge from our subject matter experts. I look forward to MFF's exciting future!

2020: The World Pauses for COVID-19



2021: Re-engineering for the Future



2021: A Year of Recovery



Beth Steucek
MFF Board Chair

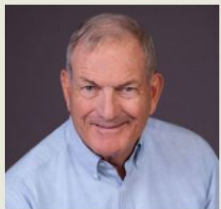


This year, as the world slowly emerges from the pandemic, Morgan Franklin Fellowship's board worked to enhance the organization's structure by developing an Investment Committee to ensure our long-term financial goals are met. The board has also created an Awards committee which is establishing our first recognition awards program to be launched in 2022.

As board chair, I am encouraged by the growth of Morgan Franklin Fellowship. This year, more students are learning about money by completing our Standards of Financial Literacy course. Additionally, MFF staff have made outstanding progress in reaching established goals and metrics each quarter during this unprecedented year, driving the organization to new levels of success.

Our board members look with great anticipation to seeing MFF flourish in the upcoming year and continue to remain focused on our mission of inspiring financial independence for those we serve.

2021 Board of Directors



Peter Morgan
MFF Founder



Beth Steucek
MFF Board Chair



Michelle Demirjian
MFF Treasurer



Travis Terry
MFF Board Member



Karen Butz Webb
MFF Board Member



Marc Lussier
MFF Board Member



Griffin Dunaway
MFF Board Member



2021 Board of Directors

Peter Morgan, Founder
Beth Steucek, Board Chair
Michelle Demirjian, Treasurer
Travis Terry, Board Member
Karen Butz Webb, Board Member
Marc Lussier, Board Member
Griffin Dunaway, Board Member

2021 Committees

Investment

Griffin Dunaway, Chair
Jessica Boulерice
Mike Cashion
Michelle Demirjian
Trent Remillard
Travis Terry
Karen Butz Webb
Judi Window

Awards

Dr. Jillian Starman, Chair
Marc Lussier
Beth Steucek
Judi Window



2021 Team Members



Tori Berube

Director of Marketing & Outreach



Mike Cashion

Director of Operations



Chelsea Grant

Brand Strategist



Trent Remillard

Bookkeeper



Steve Spain

Growth Strategist



Dr. Jillian Starman, Ph.D.

Director of Education



Judi Window

Executive Director



2021 Team Positions

- ★ Tori Berube, Director of Marketing (2020-current)
- ★ Mike Cashion, Director of Operations (2019-current)
- ★ Chelsea Grant, Brand Strategist (2021 - current)
- ★ Trent Remillard, Bookkeeping (2020-current)
- ★ Steve Spain, Growth Strategist (2021-current)
- ★ Dr. Jillian Starman, Director of Education (2017-current)
- ★ Judi Window, Executive Director (2018-current)

MFF Impact



2021 MFF Courses

FINANCIAL LITERACY

Standards of Financial Literacy (SFL)*

Modules:

Earning Income
Spending Decisions
Value of Saving
Using Credit
Financial Investing
Protecting & Insuring

ECONOMICS OF INVESTING

Basics of Economics

Modules:

Understanding Economics
Financial Systems
Regulation & Governance
Insurance
Ethics in Finance

Types of Investments

Modules:

Stocks
Bonds
Commodities
Mutual & Exchanged Traded Funds
Investment Professionals

Investment Risk & Responsibilities

Modules:

Investment Risk
Portfolio Diversification
Asset Allocation
Sustainable & Responsible Investing
Business Cycle

REAL ESTATE INVESTING

Preparing for Homeownership

Modules:

Visioning Homeownership
Financing a Mortgage
Budgeting for Home Maintenance
What to Expect on Closing Day

Preparing for Mobile Homeownership

(Coming Soon)

Modules:

Purchasing a Mobile Home
Purchasing the Land

Finding Investment Property

(Coming Soon)

Modules:

Introduction to Finding Real Estate Property
How to Analyze the Deal
Presentation Development

Real Estate Financing

(Coming Soon)

Modules:

Introduction to Financing/Underwriting
Financing Stabilized Property
Financing Developed Property

MICRO LEARNING OPPORTUNITIES

The Principles of Benjamin Franklin

History of Money

(Additional Courses Coming Soon)



2021 On-Demand Events [Learn more...](#)

[Two-Minute Tuesday | Different Perspectives Equal New Opportunities for Learning](#) - September 2021

[Soft Skills: Tools for Your Success](#) - August 2021

[5 Steps to Student Loan Repayment](#) - June 2021

[Who's Who in the World of Accounting](#) - June 2021

[Breaking the Social Norm: Talking with Friends About Money](#) - May 2021

[Back-to-Basics: Improving Your Financial Capability](#) - April 2021

[Understanding the Process for First-Time Homeowners](#) - March 2021

["A Teacher to All:" MFF Founder Peter Morgan](#) - February 2021

[Income Taxes 101: What You Need to Know When Filing Your 2020 Taxes](#) - February 2021

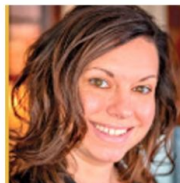
[How to Construct a Story](#) - February 2021

[The Basics of a Real Estate Proforma](#) - January 2021

On-Demand Event

Who is Who in The World of Accounting

Jessica Boulerice, CMA
Sterling House Advisors



2021 MFF Fellows



- ★ Hedaya B.
- ★ Audrey W.



for Opportunity and Success

- | | |
|-------------------|---------------|
| ★ Elijah C. | ★ Aliana M. |
| ★ Jamil D. | ★ Jimmy M. |
| ★ Andrew D. | ★ Kalise M. |
| ★ Zack D. | ★ Jomar R. |
| ★ Faith F. | ★ Andrew R. |
| ★ Yohan G. | ★ Nevaeh R. |
| ★ Jennelle H. | ★ Maiah S. |
| ★ Vitoria-Rose I. | ★ Anabelle S. |
| ★ Jarrod L. | ★ David S. |
| ★ Halima M. | ★ Probin T. |
| ★ Jocelyn M. | ★ Gavin V. |
| ★ Raquel M. | ★ Megan W. |
| ★ Isiah M. | |



- ★ Rachel B.
- ★ Jodi F.
- ★ Stephanie L.
- ★ Aury M.
- ★ Bennett M.
- ★ Brandon T.
- ★ Jake W.



Encouraging a Virtuous Circle



I **learned** it. I **applied** it.

I am **paying it forward** by sharing my knowledge and experience with others.

MFF Fellows: In Action [Read more...](#)

Brandon Turner **MFF Fellow, Class of 2021**

[An MFF Fellow's Story: From Recovery to Entrepreneur](#)



In this enlightening and engaging conversation, MFF Fellows Brandon Turner and Steve Spain discuss Brandon's journey from recovery to financial coaching and becoming an entrepreneur.

Steve Spain **MFF Fellow, Class of 2020**

[How House Hacking Changed an MFF Fellow's Life](#)



How to Live for Less is Steve's story of how he started House Hacking (before that was a term). From growing up in a two-family home which then inspired Steve to buy a three-family investment property off-market for his first home, learn how he set up his finances to live for free!

Trent Remillard **MFF Fellow, Class of 2015**

[From College Student to Financial Independence Coach](#)



In just one year, MFF Fellow (and former Intern) Trent Remillard has gone from working hard as a college student to launching his career as a personal financial advisor with a national lending institution. We recently caught up with Trent to learn more about his exciting journey and are delighted to share his update with you!

Martha Lusk **MFF Fellow, Class of 2020**

[Beginning Anew - Martha's Story](#)



In June 2020, Martha became the Secretary and Treasurer of Venice Asset Group LLC, a rental property real estate company. In this short video, Martha shares the skills she has not only learned – from personal budgeting to understanding how to prepare the company's financial reports and more – as an MFF Fellow.



★ Looking ★ Towards 2022



Judi Window
MFF Executive Director

What an incredible year 2021 has been! We welcomed nearly 40 new Fellows, developed an extensive course catalog, introduced new branding, launched an updated website, and hosted various online events.

In 2022, we will continue to be mission-focused:

1. **Supporting our financial growth** by developing memberships, sponsorships and affiliate marketing opportunities
2. **Optimizing our online platform** to centralize MFF courses and communications while continuing to support multiple learning styles
3. **Providing real-world opportunities** for our current and future Fellows and encouraging them to put their learning into action

Along with Peter Morgan and our board of directors, our MFF team believes teaching people how to save, invest and grow their money, while providing them with real-world opportunities to develop their business confidence is crucial to the success of new business leaders of today and tomorrow.

Special Thanks to Our Partners

Morgan *Legacy* PARTNERS



for Opportunity and Success



SCHALL



2021 Pictures

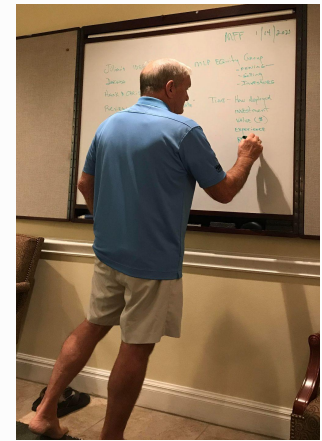
MFF Winter Retreat



Inspirational reading to begin the retreat
MFF Winter Retreat - January 2021



Team photo at Nokomis Offices
MFF Winter Retreat - January 2021



Always Teaching
MFF Winter Retreat
January 2021



A little friendly competition - Team Building
MFF Winter Retreat - January 2021



In person and Virtual Meetings
MFF Winter Retreat - January 2021



2021 Pictures

MFF Video Production



The Talent - Allison Demirjian, MFF Fellow
MFF Video Shoot - April 2021



Windwood Productions
MFF Video Shoot - April 2021



Behind the scenes - Mike Cashion, MFF Staff
MFF Video Shoot - April 2021



The Results - 6 Introductory Videos
MFF Video Shoot - April 2021

2021 Pictures

MFF/MLP Trip to Carolinas



Visit to Spring Valley Mobile Home Park
MLP/MFF trip to the Carolinas - April 2021



Meeting with ROC
MLP/MFF trip to the Carolinas - April 2021



Peter with Griffin Dunaway, MFF Fellow/Board Member
MLP/MFF trip to the Carolinas - April 2021



Introductory Meeting - MLP & MFF Fellows, Board and Staff
MLP/MFF trip to the Carolinas - April 2021



Jillian Starman with Fellows Jake & Krysten and
MFF Board Members Michelle & Karen
MLP/MFF trip to the Carolinas - April 2021

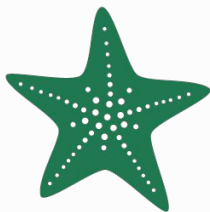


2021 Pictures

MFF Summer Retreat



Meeting with Retrieve Technologies
MFF Summer Retreat - July 2021



Winwood Productions Video Shoot with MFF Fellows
MFF Summer Retreat - July 2021



Networking Lunch with MFF and MLP Friends
MFF Summer Retreat - July 2021



Retreat wrap-up - Fun at Diz's
MFF Summer Retreat - July 2021



Learning about Cooperatives - ROC USA
MFF Summer Retreat - July 2021

MEMORIES

“I would advise you to read with a pen in your hand and enter in a little book short hints of what you feel that is common or that may be useful; for this will be the best method of imprinting such portcullis in your memory.”

~ Benjamin Franklin



“470HQ”

2018-2020 Headquarters for MFF

470 Mast Road
Goffstown NH 03045

2019-2020 MFF Interns - Projects

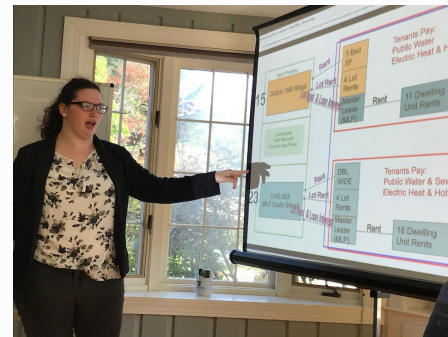
- ★ Kendall Crepeau (2019-2020)
- ★ Allison Demirjian (2014-2019)
- ★ Liz Hart (2019)
- ★ Trent Remillard (2014-2020)



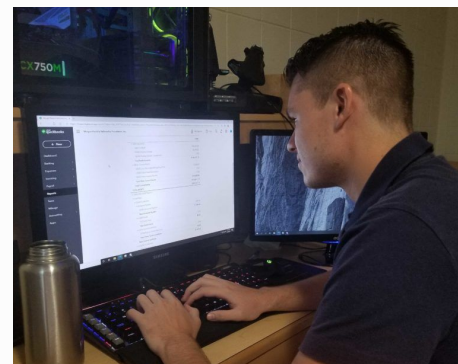
Allison Demirjian, MFF Board Presentation



Kendall Crepeau, Year-End Event



Liz Hart, MLP Affordable Housing Project



Trent Remillard, COVID-19 Project

2019-2020 MFF Special Projects

- ★ Kristen Carroll, LMC Group (2020)
- ★ Liz Salas Evans, Cayena Capital Management (2020)
- ★ Stephanie McLaughlin, Savoir Faire (2019)
- ★ Deo Mwano, Deo Mwano Consultancy (2019)



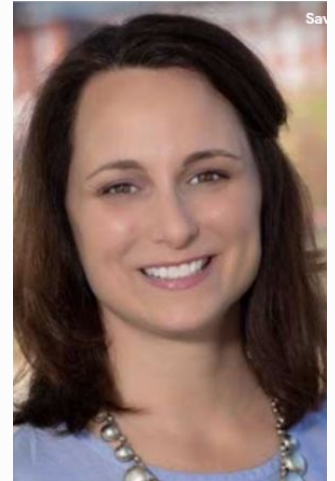
Deo Mwano
Learning Platform Search



Kristen Carroll
Brand Development



Liz Salas Evans, Investment
Curriculum Development



Stephanie McLaughlin,
Website Development



2017-2020 MFF Team Members

- ★ Howard Brodsky, Board Member (2016-2020)
- ★ Kendall Crepeau, Staff Member (2019-2020)
- ★ Allison Demirjian, Staff Member (2019)
- ★ Emily (Goulet) McMaster, Staff Member (2019-2021)
- ★ Melissa Gould, Staff Member (2017-2018)
- ★ Maria Nalette, Staff Member (2020)



MFF Board Member
Howard Brodsky



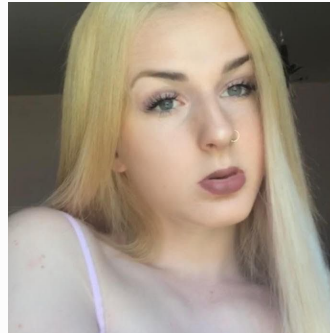
MFF Staff Member
Emily (Goulet) McMaster



MFF Staff Member
Maria Nalette



MFF Staff Member
Allison Demirjian



MFF Staff Member
Kendall Crepeau



MFF Staff Member
Melissa Gould



2020 MFF Fellows



- ★ Vijay Basraa
- ★ Sarah Beals
- ★ Joan Bechtel
- ★ Mackenzie Byron-Chaput
- ★ Mark Comeau
- ★ Misty deRochemont
- ★ Andrew Dods
- ★ Lyndsey Ducharme
- ★ Griffin Dunaway
- ★ Chris Florand
- ★ Emily Goulet
- ★ Joyce Harriger
- ★ Bryan Johnson
- ★ James Kelly
- ★ Kenyan Luai
- ★ Martha Lusk
- ★ Lynn MacDonald
- ★ Kasey Mejia
- ★ Maria Nalette
- ★ Vishal Palleria
- ★ Justin Prince
- ★ Krysten Reilly
- ★ Steve Spain
- ★ Beth Steucek
- ★ Daisy Vasquez
- ★ Dylan Webb



2020 Pictures



Breakthrough Manchester Event
Last event before COVID shut down the world
March 2020



Earning Income in a Changing World-Workplace Success
MFF Event - July 2020



MFF Coffee & Conversation: A Lifelong Love of Learning
MFF Event - October 2020



MFF Zoom Meetings
All-Year-Long 2020

2020 Pictures

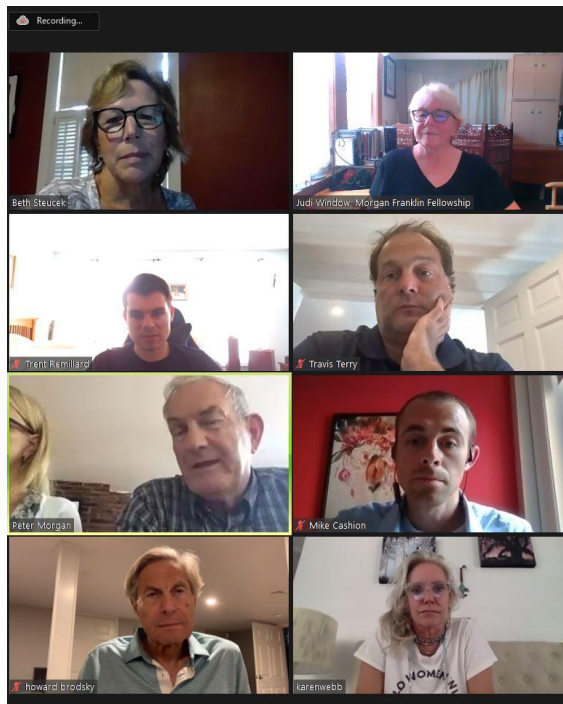


Lyndsey, MFF Fellow

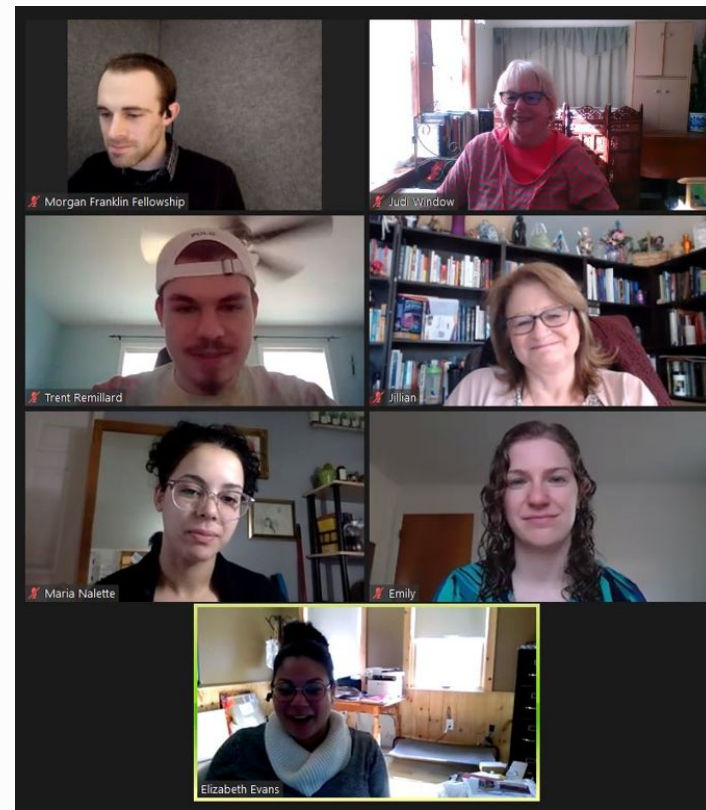
MFF Fellows Lead Zoom Events
Various MFF Events - 2020



Staff meet with a new MFF Fellow from Texas
Spring 2020



MFF Board Meetings go remote
Quarterly Meetings - 2020



Monday Mornings - MFF Traction Meetings
Team Meetings - 2020

2019 MFF Fellows



- ★ Derian Barszcz
- ★ Mike Cashion
- ★ Ella Chhom
- ★ Kendall Crepeau
- ★ David Dai
- ★ Yianni Dimos
- ★ Ben Gentry

- ★ Emily Goulet
- ★ Michael Griffith
- ★ Josh Harwood
- ★ Joseph Rodolph Montesclaros
- ★ Josiah Piros
- ★ Jacob Rodriguez



2019 Pictures



MFF attends My Turn Event
February 2019



MFF Presentation to the
Granite State Ambassadors - March 2019



Dinner Meeting at Stonewall Cottage, NH
Summer 2019



Peter's Season-End Event
October 2019



MFF Retreat in Florida - January 2019

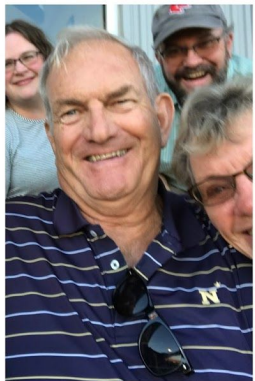


Build of comprehensive website
With Savoir Faire Team - Summer 2019



MFF Fellow Allison with
MFF Founder Peter Morgan - 2019

2019 Pictures



Baseball fun with Peter and our friends from USI - Spring 2019

morganfrankinfellowship.com



Mentor Think Tank - Winter 2019



Volunteering at
The Big E - September 2019



NeighborWorks Southern NH Event
May 2019



2018 MFF Fellows



- ★ Elizabeth Albright
- ★ Alycia Ashby
- ★ Gwen Barnes
- ★ Jason Berk
- ★ Benson Cao
- ★ Jake Chaput
- ★ Luca Costea
- ★ Jessica Drew
- ★ Julia Eiffe
- ★ Lelan Elegate
- ★ Luke Freeman
- ★ MacKenzie Garner
- ★ Elizabeth Hart

- ★ Ella Holleran
- ★ Benson Morris
- ★ Marie Ong
- ★ Henry Pahl
- ★ Jonah Pahl
- ★ Kimiya Parker-Hill
- ★ Celia Ponto
- ★ Alexandra Russo
- ★ Elizabeth Steucek
- ★ Elizabeth Stikeman
- ★ Tommy Tran
- ★ Riorndan West Geary



MFF Pioneer Fellows

2016

- ★ Andrew Albright
- ★ Liam Deselle
- ★ Bryn Kesel

2015

- ★ John Albright
- ★ Avery Morgan
- ★ Trent Remillard
- ★ Alexa Risseeuw
- ★ Zachary Risseeuw
- ★ Mason Scoggins

2014

- ★ Allison Demirjian
- ★ Caitlyn Hankins
- ★ Kyle Hankins
- ★ Shay O'Hanley
- ★ Brooke Terry
- ★ Torin Terry

