



2024

ANNUAL REPORT





I'm excited to share with you the incredible growth and impact USA Cares has had in supporting military families. The challenges they face continue, and it's only because of the generosity of businesses, organizations, foundations, and individuals like you that we've been able to assist so many military and veteran families in need.

Looking back on USA Cares' journey, the need for our services is as critical as ever. These challenges don't go away, and with your continued support and additional funding, we can expand our reach and provide even more help to those who've sacrificed so much for our country.

Together, we can ensure that no military family in need is left behind. Your contributions are making a meaningful difference, and we are sincerely grateful for your partnership in this mission.

Thank you,



Matt Castor
President & CEO, USA Cares



USA CARES MISSION

USA Cares' mission is to provide post-9/11 military veterans, service members, and their families with financial assistance and post service skills training to create a foundation for long-term stability. Our services improve the quality of life for veterans and their families and reduce potential factors that can contribute to veteran suicide.

USA CARES PROGRAMS

Military Assistance Response Program

This program assists veterans, service members, and their families facing temporary financial hardships resulting from a service-related incident or medical hardship. Applications are diligently verified, and applicants must complete USA Cares' Financial Education & Empowerment Course. Funds are distributed on a case-by-case basis, with no requirement for repayment.

Homeless Veterans Reintegration Program

USA Cares provides job training, case management, and placement services to connect homeless veterans with local employers in several Kentucky counties. The goal is for veterans to achieve meaningful employment. To address the complex challenges homeless veterans face, USA Cares collaborates with public and private partners at all levels to provide supportive services and access to housing.

Career Transition Assistance Program

This program provides individuals with tools and resources to better prepare them for the hiring process and refers qualified candidates to corporate organizations with open positions that match their skill sets. Additionally, this program may cover an individual's essential expenses while they train for a new job or career. Applicants must complete USA Cares' Financial Education & Empowerment Course to be eligible for support.

Certified Military Housing Specialist Course

USA Cares offers a nationally certified course tailored for loan officers, realtors, and housing professionals to better serve military borrowers—whether using VA loans or other financing. The course breaks down military language, rank, and pay structures, helping professionals navigate the unique needs of this community. It also provides tools for delivering fast, competitive service in today's market and includes strategies for foreclosure prevention to help clients avoid future mortgage delinquencies.

Career Skills Program Corporate Fellowship

This is an innovative program that provides service members transitioning out of the military with professional training and hands-on experience in industries that match their skillsets. This program guides service members to transition smoothly into the civilian workforce. Participants have the opportunity to complete a fellowship with local organizations in the Kentuckiana region, helping them build meaningful careers and contribute to their communities after military service. Applicants must complete USA Cares' Career Transition Readiness Training Course to be eligible for support.



2024 IMPACT SUMMARY

Stability Delivered

Thanks to your support, USA Cares provided over \$2,498,000 in emergency financial assistance to **1143 veterans and military families** across the country over the course of the year.

Housing



750

Homes Saved

Stopping evictions & foreclosures



418

Utility Payments

Keeping heat, water & power on

Food



195

Families Fed

Putting food on the table



164

Phone Bills Paid

Keeping families connected

Auto Support



328

Car Payments

Helping veterans keep their vehicles



152

Car Insurance

Keeping veterans on the road

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Management
Consultant

2024 USA CARES FINANCIALS

USA Cares continues to remain totally transparent with our partners, donors and volunteers. Financial information, including our audited financial statements and most recent IRS Forms 990 are posted on the website at www.usacares.org.

Statement of Activities Year Ended December 31, 2024

Revenue & Support	Without Donor Restrictions	With Donor Restrictions	Total
Contributions and Grants	\$ 2,719,209	\$ 3,013,926	\$ 5,733,135
Contribution of Nonfinancial Assets	\$ 20,813	-	\$ 20,813
Special Event Revenue	\$ 962,934	-	\$ 962,934
Special Event Direct Costs	(\$ 207,244)	-	(\$ 207,244)
Miscellaneous Income	\$17,369	-	\$17,369
Lease Income	\$5,625	-	\$5,625
Investment Income	\$ 22,949	\$ 5,255	\$ 28,204
Unrealized/Realized Gain (Loss)	-	\$ 16,652	\$ 16,652
Net Assets Released From Restrictions	\$ 1,936,825	(\$ 1,936,825)	-
Total Public Support and Revenue	\$ 5,478,480	\$ 1,099,008	\$ 6,577,488
Expenses	Without Donor Restrictions	With Donor Restrictions	Total
Program Services	\$ 4,139,554	-	\$ 4,139,554
Management and General	\$ 208,942	-	\$ 208,942
Fundraising	\$ 326,221	-	\$ 326,221
Total Expenses	\$ 4,674,717	-	\$ 4,674,717
Change in Net Assets	\$ 803,763	\$ 1,099,008	\$ 1,902,771
Net Assets at Beginning of Year	\$ 1,722,425	\$ 540,469	\$ 2,262,894
Net Assets at End of Year	\$ 2,526,188	\$ 1,639,477	\$ 4,165,665

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Statement of Financial Position Year Ended December 31, 2024

Assets	2024	Liabilities and Net Assets	2024
Cash	\$ 1,945,189	Current Liabilities	
Promises to Give	\$ 1,101,500	Accounts Payable	\$ 63,987
Inventory	\$ 6,800	Accrued Expenses	\$ 83,796
Property and Equipment, Net	\$ 1,483,816	Deferred Revenue	\$ 18,770
Long Term Investments	\$ 272,628	Security Deposit	\$ 3,500
Cash Surrender Value of Life Insurance	\$ 36,228	Current Portion of Long-term Debt	\$ 35,769
Right-of-Use Assets - Operating Leases, Net	\$ 35,701	Current Portion of Operating Lease Liabilities	\$ 14,874
Total Assets	\$ 4,881,862	Total Current Liabilities	\$ 220,696
		Long-Term Liabilities	
		Long-Term Debt	\$ 474,674
		Long-Term Operating Lease Liabilities	\$ 20,827
		Total Long-Term Liabilities	\$ 495,501
		Total Liabilities	\$ 716,197
		Net Assets	
		Net Assets Without Donor Restrictions	\$ 2,526,188
		Net Assets With Donor Restrictions	
		Restricted by Purpose or Time	\$ 1,544,589
		Restricted in Perpetuity	\$ 94,888
		Total Net Assets With Donor Restrictions	\$ 1,639,477
		Total Net Assets	\$ 4,165,665
		Total Liabilities and Net Assets	\$ 4,881,862

2024 Functional Allocation

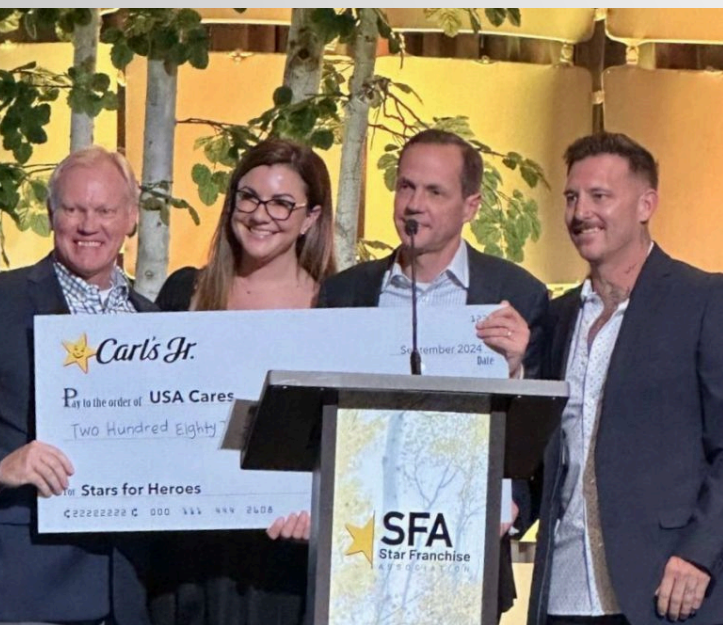
For every dollar donated to USA Cares, 88.55 cents directly supports programs and services for veterans and military families. Just 11.45 cents goes toward fundraising and administrative costs.



Programs &
Services: 88.55%

Fundraising &
Admin Cost: 11.45%

2024 EVENTS - A YEAR IN PHOTOS



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2024 EVENTS - A YEAR IN PHOTOS





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