

## Malena Smith

2020|21 OSAIC For Life Cohort



**Singer, Songwriter,  
Entrepreneur**

**Age:**  
31

**Location:**  
St. Louis, MO.

**Financial Mentor:**  
Donna LaScala  
Long Island, NY.

## Our Stories, Your Impact:

When I joined the Life Creative STL ecosystem, my life took a transformative turn. At the time, I was a newly transferred student in a scholarship program led by Brian Owens, the founder of Life Creative STL. As a singer-songwriter with dreams that began when I was just 5 or 6 years old, I found myself in my early twenties feeling uninspired and unsure of how to reach the potential I had always believed in. Little did I know that becoming part of this ecosystem would provide me with the career opportunities, mentorship, and financial resources I needed to reignite my passion and transform my dreams into a reality.

One of my primary goals was to learn how to budget effectively as I had just left my part-time job to pursue my music full-time. With the financial backing and support from Life Creative STL, I knew this was possible but still required careful planning and personal investment. I was also eager to learn about long-term financial stability, particularly investing for my future.

Donna La Scala, my financial advisor, played a crucial role in this journey. Before meeting Donna, my understanding of investments was limited to owning a few individual stocks. But she opened my eyes to a broader world of financial planning, especially as an artist who would be self-employed for the foreseeable future. Since I wouldn't have access to traditional retirement plans like a 401K, Donna taught me about various long-term investment options. After many conversations, we decided on mutual funds due to their diversity, and I began making monthly contributions to my investment. Watching my portfolio grow has been incredibly fulfilling, despite market fluctuations, and I now have confidence in my financial future.

### Key Performance Indicators (KPIs) for my progress include:

**Debt Reduction:** I have made significant strides in reducing my credit card debt through structured budgeting, with the goal of being debt-free within the next 12 months.

**Investment Growth:** I have consistently contributed to my mutual fund portfolio, which has shown steady growth, enhancing my financial stability.

**Career Development:** In the seven years since I began working with Brian and the Life Creative team, I have performed on stages I once only dreamed of and collaborated with industry professionals, leading to an upcoming debut album release.

**Financial Literacy:** Through ongoing consultations with Donna La Scala, I have developed a solid understanding of financial management and long-term investment strategies that will serve me throughout my career.

## Joshua Lee

2020|21 OSAIC For Life Cohort



**Artist, Producer,  
Curator**

**Age:**  
27

**Location:**  
St. Louis, MO.

**Financial Mentor:**  
Malcolm Webb  
Bloomington, IN.

# Our Stories, Your Impact:

Becoming part of the Life Creative STL ecosystem was a transformative experience for me. The mentorship and selflessness of Brian Owens shaped my journey in ways that extended beyond just my career. The impact was holistic, providing not only financial support but also a community and resources to help me grow as a creator and entrepreneur.

One of the most significant and life-changing aspects of the program has been the financial mentorship I received from Malcolm Webb, my financial advisor. My parents had openly told me in high school that they couldn't provide much guidance on financial literacy, which left me seeking out knowledge on my own. However, there's no substitute for dedicated mentorship and personalized investment advice. Malcolm stepped in and made an immediate impact.

The first thing Malcolm did was assess my financial situation, including reviewing my credit. He helped me resolve a defaulted student loan in collections and set up a payment plan that made me eligible for student loan forgiveness before the deadline. He also motivated me to take on extra holiday hours to catch up on my taxes. Thanks to his guidance, I'm now debt-free and well on my way to achieving a respectable credit score. Breaking the generational cycle of financial illiteracy has been one of my greatest achievements, and I owe much of that to the mentorship I received.

The OSAIC for Life pathway and Life Creative STL changed the trajectory of my life. The ecosystem has empowered me not only as a creator but also as a financially literate entrepreneur. The support I received is breaking generational barriers and providing me with a foundation for long-term success. I am confident that this program will continue to do the same for future participants, fostering a new generation of artists and entrepreneurs.

## Key Performance Indicators (KPIs) for my progress include:

**Debt Reduction:** I am now debt-free, having paid off student loans and resolved tax liabilities.

**Credit Score Improvement:** I have taken actionable steps to improve my credit score, including removing negative marks and making consistent, on-time payments.

**Career Monetization:** The stipend and paid opportunities provided through Life Creative STL allowed me to focus on my craft, leading to multiple commissioned works and collaborations.

**Financial Literacy:** My financial mentorship with Malcolm Webb provided invaluable knowledge, enabling me to set up a long-term financial plan that includes managing debt, budgeting, and investing for the future.



## Sonca Nguyen

2022 | 23 OSAIC For Life Cohort



**Writer, Producer,  
Engineer**

**Age:**  
27

**Location:**  
St. Louis, MO.

**Financial Mentor:**  
Donna LaScala  
Long Island, NY.

# Our Stories, Your Impact:

OSAIC and Life Creative STL has been an essential part of my journey, providing not just financial support, but the mentorship, community, and knowledge to set me on a path toward lasting success. I gained clarity on my goals, which led me to a partnership with an established record label outside of the ecosystem. This milestone marked a turning point in my career, as it allowed me to align my creative passions with my professional ambitions.

My financial advisor, Donna LaScala has been instrumental in guiding me through budgeting and helping me understand the importance of knowing where every dollar goes. Our conversations about index funds, life insurance, and Roth IRAs were pivotal. Before meeting with Donna, I had only surface-level knowledge of these financial tools. But with her clear explanations, I was able to make informed decisions based on my understanding, rather than relying on others' opinions. Together, we set up goals for my future meetings, including building wealth through long-term investments and securing financial stability.

The financial support from the pathway, particularly the monthly stipend, has been a significant factor in my growth. It allowed me to step back from non-essential work that wasn't healthy or aligned with my career path, reducing my workload and improving my mental health. I've been able to set aside funds for savings and emergencies, while also investing in opportunities that will help me achieve long-term success. This financial stability has given me the freedom to focus on what truly matters—my future priorities and career.

I am grateful for the experiences I've gained and look forward to passing down the financial literacy I've learned to future generations.

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## Key Performance Indicators (KPIs) for my progress include:

**Professional Development:** Through project assignments and partnerships, I've sharpened my skills in songwriting, engineering, and leadership. My work with a major record label stands as a significant career milestone.

**Financial Literacy and Investments:** With Donna LaScala's guidance, I've built a stronger understanding of financial concepts like budgeting, index funds, life insurance, and Roth IRAs. I've also begun investing in my Roth IRA, with the goal of building generational wealth.

**Mental Health and Well-Being:** The reduction in workload due to the stipend has allowed me to focus on work that aligns with my values, improving my mental health and overall quality of life.

**Long-Term Financial Stability:** The monthly stipend has helped me save for emergencies and invest in my future, creating a solid financial foundation.

## Chris Johnson

2022 | 23 OSAIC For Life Cohort



**Artist, Writer,  
Author, Entrepreneur**

**Age:**  
25

**Location:**  
St. Louis, MO.

**Financial Mentor:**  
Dan Steinberg  
Long Island, NY.

# Our Stories, Your Impact:

Through OSAIC for Life, I have been guided in ways that have shaped not only my creative journey but also my growth as a man. I can honestly say I don't know where I would be without Brian and the OSAIC for LIFE pathway.

The pathway has provided me the opportunity to explore what it truly means to be a creative. Financially, I've benefited immensely from the pathway, which has provided me with the financial freedom to dedicate more time to my creative endeavors while also helping me cover personal expenses like car insurance. Being a college student, this has been a massive relief and has allowed me to focus on important projects that I want to develop. I've also learned how to manage my money better, thanks to the financial tools and education I've gained.

One of the biggest takeaways from working with my financial advisor, Dan Steinberg, has been understanding the importance of investing while young. Dan emphasizes that starting early will pay dividends in the long run. We've discussed how building up savings and having income from multiple areas will give me the financial security I need to focus more on my creative work. By diversifying investments early on, I can set myself up for long-term freedom, which aligns with my personal goals of growing my wealth while maintaining creative flexibility. Dan's guidance has also helped me understand the value of smart budgeting and money management, which has been crucial as I navigate being a creative and an emerging artist.

## Key Performance Indicators (KPIs) for my progress include:

**Financial Planning and Investment Growth:** I have set up an investment plan under the guidance of Dan Steinberg, with a focus on long-term wealth growth through early investment strategies.

**Budgeting and Money Management:** I've developed a personal budget to track income and expenses, which has helped me manage both my creative projects and personal needs more efficiently.

**Increased Time for Creative Development:** The financial support from the AP for Life program has enabled me to allocate more time to focus on creative projects and reduce the need to work in non-creative roles.

**Project Funding and Financial Freedom:** I've been able to fund personal projects and cover essential expenses, such as car insurance, through the financial assistance provided by the program.



## Sonnie Nguyen

2022 | 23 OSAIC For Life Cohort



**Director, Producer,  
Coder**

**Age:**

25

**Location:**

St. Louis, MO.

**Financial Mentor:**

Judy Beckman

Long Island, NY.

# Our Stories, Your Impact:

When I began working with Judy, we discussed how it might not be the ideal moment for me to start investing actively. However, she provided me with invaluable information and guidance on the topic. Her mentorship gave me something to think about, preparing me for the future when I'm ready to make those investment decisions. The conversations I had with Judy also highlighted the importance of understanding the decision-making process—it's about being informed and empowered to make the best choices for myself, not just following recommendations blindly.

The financial support from the AP for Life program has provided the freedom and resources to pursue my creative interests. The monthly stipend has given me the time to dive into projects that I'm passionate about, whether that's writing, coding, or even culinary experimentation. Being part of this program has introduced me to an incredible community of talented and awe-inspiring individuals from various walks of life. Every event leaves me speechless by the creativity that surrounds me.

While my previous mentorship relationship wasn't the best fit, I have learned a great deal about myself. I've learned to advocate for my needs, something I've struggled with since childhood. With Judy's guidance, I've also come to understand that mentorship is a two-way street—mentors offer valuable knowledge, but the decisions remain in our hands. This realization has been a critical part of my personal and professional growth.

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### Key Performance Indicators (KPIs) for my progress include:

**Creative Output and Exploration:** The program has allowed me to pursue various creative projects such as writing books, scriptwriting, coding, and recipe development.

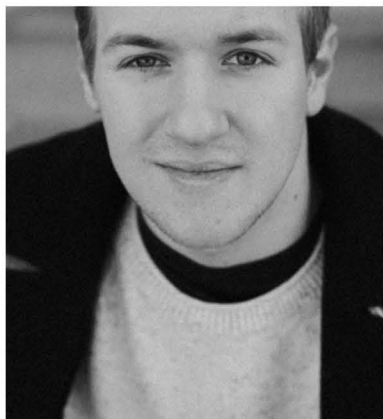
**Financial Literacy and Mentorship:** Through my work with Judy Beckman, I've gained knowledge about investing and learned how to make informed financial decisions when the time is right.

**Community Engagement:** The AP for Life program has introduced me to a network of talented creators and fostered a sense of belonging within a community that celebrates diverse talents and perspectives.

**Personal Development:** The experience has taught me the importance of self-advocacy, and I have grown in my ability to communicate my needs, both creatively and professionally.

## Jack Pordea

2022 | 23 OSAIC For Life Cohort



**Artist, Writer, Producer,  
Entrepreneur**

**Age:**

24

**Location:**

St. Louis, MO.

**Financial Mentor:**

Ari Teplitz

Manalapan, NJ.

# Our Stories, Your Impact:

One of my primary goals is to create additional streams of income so I can save more for my future and grow my investments. My financial advisor, Ari Teplitz, has been instrumental in helping me develop a clear approach to this goal. In one of our early meetings, we discussed the difference between dreams, desires, and goals. This conversation encouraged me to focus on what is actionable in the present moment, emphasizing the importance of consistent, deliberate action in shaping the future.

Ari's guidance has been invaluable, even though I'm not yet in a position to fully utilize all the financial tools he's introduced to me. Nonetheless, our discussions about budgeting, saving, and investing have given me a foundation that will guide me as I continue to build my career. The stipend provided by Life Creative STL has been crucial in allowing me to pursue my passion and graduate from college with a steady paycheck, doing what I love.

In short, OSAIC for Life and Life Creative STL has given me the resources, mentorship, and financial tools to build a career that aligns with my passion. I feel incredibly fortunate to be part of this program, and I'm excited about the future and the many possibilities that lie ahead.

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## Key Performance Indicators (KPIs) for my progress include:

**Income Streams:** I have expanded my professional opportunities, which has led to new income streams from my creative work, including content creation for high-profile clients.

**Career Development:** With mentorship from Brian Owens and networking support, I've worked on significant projects in the music and entertainment industries, including collaborations with professional sports teams and national networks.

**Financial Literacy:** Through ongoing meetings with Ari Teplitz, I have improved my understanding of budgeting, saving, and investing. This has set the groundwork for future financial growth and long-term stability.

**Savings and Investments:** The monthly stipend has enabled me to set aside funds for both immediate needs and future investments, positioning me to pursue larger financial goals in the coming years.



## Natalia Parr

2022|23 OSAIC For Life Cohort



### Creative Strategist, Entrepreneur

**Age:**

20

**Location:**

St. Louis, MO.

**Financial Advisor:**

Ronit Rogoszinski  
New York, NY.

# Our Stories, Your Impact:

The impact that LCSTL and the OSAIC for Life pathway have had on me is beyond words. Being part of this community has completely transformed the way I approach creative entrepreneurship. Brian's philosophy of sustainability in a creative career has been incredibly refreshing and reassuring. It's a perspective I hadn't encountered before—one that emphasizes longevity, balance, and well-being.

One of my primary goals has been saving for a down payment on a condo, and I'm thrilled to say that I'm on track, with \$25,000 saved by 2024. This achievement has been largely facilitated by the financial structure that the pathway has provided, including the monthly stipend.

My financial advisor, Ronit Rogoszinski, has been a crucial part of my journey. As a self-employed entrepreneur, I don't have access to traditional employer-based retirement plans, which initially concerned me. Ronit introduced me to the SEP (Simplified Employee Pension) plan, which has been a game-changer for me. Not only does it allow me to begin saving for retirement, but it also offers significant tax benefits that I hadn't considered. Given my relatively young age, Ronit emphasized the importance of investing in opportunities with exponential growth potential, which has become central to our financial discussions. What makes my relationship with Ronit even more special is that she truly understands the unique challenges that come with being a female entrepreneur. She's incredibly knowledgeable, but she's also supportive on a personal level, and our conversations are always a highlight for me.

## Key Performance Indicators (KPIs) for my progress include:

**Financial Growth and Savings:** I've saved \$25,000 toward a down payment on a condo by 2024, demonstrating financial discipline and long-term planning.

**Retirement Planning:** Opened a SEP retirement account under the guidance of Ronit Rogoszinski, positioning myself to start saving early and benefiting from tax advantages.

**Business Risk-Taking and Innovation:** The monthly stipend has provided me the financial security to take calculated risks in my creative business, allowing for expansion and growth.

**Mentorship and Community Engagement:** My involvement in LCSTL's diverse ecosystem has not only expanded my network but also provided me with critical mentorship and peer support that fuels both personal and professional growth.

## Anthony Jones

2024 | 25 OSAIC For Life Cohort



**Writer, Director**

**Age:**

28

**Location:**

St. Louis, MO.

**Financial Mentor:**

Ari Teplitz

Manalapan, NJ.

# Our Stories, Your Impact:

I've gained so much from being in the pathway this past year. The first year was all about learning to manage my money better, and thanks to my financial advisor, I was able to make huge strides in paying down my debts. With the guidance and support from OSAIC, I tackled these financial challenges head-on. It wasn't just about the money I received—it was about learning to make the right choices with it. Coming from a background that didn't set me up for financial success, I can say with pride that I've been able to use what OSAIC provided to reach a stable place in my life.

Working on Pray 4 Pac was also a big opportunity for me. It was a project that pushed me to grow as a director and to learn solid leadership skills that I didn't have before. It's inspired me to aim even higher, and I'm already planning my next big project, which I'd love to bring to OSAIC. While I wasn't able to save the funds I received, I believe the progress I've made in paying down debt and managing my finances has set me up for long-term stability. If I could be part of OSAIC next year, I could really start applying what I've learned, moving closer to a future that's not only more stable but also filled with creative possibilities.

My journey with OSAIC has given me the tools, resources, and confidence to take control of my financial life and creative future.

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## Key Performance Indicators (KPIs):

**Debt Reduction:** Significant progress made toward paying off existing debts, achieving greater financial stability.

**Financial Literacy:** Improved money management skills, including budgeting and prioritizing expenses, thanks to ongoing support from my advisor.

**Career Development:** Gained hands-on experience as a director on Pray 4 Pac, building leadership and project management skills.

**Future Project Planning:** Developed a concept for a larger project, with the goal of presenting it to OSAIC for potential support.

**Goal Setting for Next Year:** Aims to transition from debt repayment to saving and investing, applying financial lessons learned for long-term growth.



## Azariah Estes

2024 | 25 OSAIC For Life Cohort



### Social Media, Digital Marketing

**Age:**  
20

**Location:**  
St. Louis, MO.

**Financial Mentor:**  
Judy Beckman  
Long Island, NY.

# Our Stories, Your Impact:

My experience with the ecosystem has been deeply rewarding, but the most important thing I've gained is a sense of unity. Over time, we've grown into a family. We rely on each other, know our roles, and execute them together to bring each project to life. This teamwork and shared purpose have strengthened my own confidence and given me a sense of belonging.

Working on my social media content skills has also been a huge benefit. Every project I take on builds my portfolio and prepares me for the future. But perhaps the most transformative part of this journey has been my time with my financial advisor, Judy. Our monthly meetings have been incredible—I genuinely look forward to each one. Judy has helped me see my own value and how my skills contribute to those I work with. She's also helped me understand my relationship with money, encouraging me to think carefully about where it goes, how I give it away, and how to prioritize my financial goals. Even though we come from different backgrounds, we complement each other so well, and I'm grateful for that.

The ecosystem has truly been a blessing in my life, and I hope this pathway continues to be funded so we can share its impact with others.

## Key Performance Indicators (KPIs):

**Teamwork & Collaboration:** Strengthened bonds with peers, developed project collaboration skills, and fostered a family-like unity within the ecosystem.

**Content Portfolio Growth:** Built a diverse social media portfolio through content creation projects, enhancing visibility for future professional opportunities.

**Financial Literacy & Self-Worth:** Gained confidence in my own skills and value, while developing a healthier relationship with money, thanks to regular guidance from my advisor.

**Goal-Oriented Money Management:** Implemented a plan to address financial priorities, focusing on thoughtful spending and savings goals.

**Future Project Readiness:** Equipped with a strong portfolio and financial understanding, I'm prepared to pursue upcoming opportunities with a foundation for success.

## Darrell Reynolds

2024 | 25 OSAIC For Life Cohort



**Artist, Writer, Manager**

**Age:**

28

**Location:**

St. Louis, MO.

**Financial Mentor:**

Sibyl Slade

Atlanta, GA.

# Our Stories, Your Impact:

I am incredibly grateful to OSAIC for giving me the opportunity to be part of this cohort and for connecting me with a dedicated financial advisor. This experience has been invaluable in helping me lay a solid foundation for my financial future. Having a personal advisor to guide me through the complexities of money management has given me a new level of confidence. The tailored advice and support I've received have been crucial in understanding and reaching my goals, from effective budgeting to planning for long-term savings.

This program has provided me with a deeper understanding of essential financial concepts, like the importance of saving for the future, managing credit, and making thoughtful investment choices. I now feel empowered to take control of my financial journey, recognizing the importance of starting early with savings, maintaining good credit, and investing wisely. The insights I've gained from OSAIC have not only boosted my financial literacy but also motivated me to be more intentional about every financial decision I make to ensure a secure and prosperous future.

## Key Performance Indicators (KPIs):

**Financial Literacy Growth:** Improved understanding of key financial concepts, including budgeting, credit management, and long-term investment strategies.

**Confidence in Financial Decision-Making:** Gained confidence in managing personal finances and making informed choices that align with long-term goals.

**Effective Budgeting:** Developed and implemented a realistic budget that supports both immediate needs and future savings.

**Credit Management:** Built knowledge and habits to maintain strong credit, enhancing financial health and future opportunities.

**Investment Planning:** Established a foundation for long-term investments, positioning myself to work toward greater financial security. My journey with OSAIC has truly empowered me, and I'm excited to continue making strides toward a secure financial future with the tools and knowledge I've gained.