

# ANNUAL REPORT 2022



Young Americans  
CENTER FOR FINANCIAL EDUCATION



## OUR GOAL

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Our goal is that Colorado youth grow up knowing how to earn, make, and manage their money wisely, regardless of background. We focus on free enterprise, global economics, entrepreneurship and banking, and personal finance with four keystone programs: Young Americans Bank, Young AmeriTowne, International Towne, and YouthBiz.





# PROGRAMS & HIGHLIGHTS

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Young Americans remains committed to our mission to develop the financial literacy of young people through real-life experiences and hands-on programs purposefully designed to enable them to prosper in our free enterprise system.

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**WE BELIEVE THAT KIDS SHOULD GROW UP KNOWING HOW TO**



**EARN**



**MAKE**



**AND MANAGE**

**THEIR MONEY WISELY.**

# YOUNG AMERITOWNE

Young AmeriTowne in Denver and Belmar are permanent facilities that feature a life-like Towne of 10-17 businesses plus a Towne Hall. While in AmeriTowne, students-turned-citizens experience a career for a day, manage their personal finances, and participate in a free enterprise economy. Students see the direct impact their actions and decisions have on themselves, businesses, and the overall community.

During its **32nd year**, YAT provided hands-on programming to over **25,000 Students** from **359 Schools**.



**5,038 Volunteers** spent a day in Towne supporting the program.



Young AmeriTowne in Wray, Colorado, celebrated its **17th anniversary** and licensees in Wyoming and Kansas served over **2,000 Students**.



# YOUNG AMERITOWNE



Two new shops were introduced to Young AmeriTowne – the **Design Studio** and the **Digital Media Agency** - with both shops working together to provide the live newsfeed for Towne.



**37%** of Young AmeriTowne participants were low-income, defined as attending a school with **50% or more** of its population qualifying for free and/or reduced-fee lunch.



On-the-Road Young AmeriTowne returned to Pueblo and Grand Junction, serving close to **1,000 students** from **18 schools**.



# YOUTHBIZ

YouthBiz advances the social and economic prosperity of youth through the study and practice of entrepreneurship. Through hands-on programs and real-life experiences, young people participate in all levels of entrepreneurship, from learning the basics of developing a business idea to marketing and selling a real product.

2022 marked a **landmark year** for YouthBiz, serving close to **3,200 Students.**



YouthBiz marketplaces, where young business owners reserve a low-cost booth to sell their unique products to the public, saw **110 Entrepreneurs** grossing over **\$22K in Total Sales.**

## SPOTLIGHT ON YOUTHBIZ STARS



**Spotlight on YouthBiz Stars**, the annual state-wide youth business competition, received a record of

**44 Business Applications**

and celebrated **nine winners and finalists** at the Awards Gala at the Denver Center for the Performing Arts, where they had the opportunity to **sell** their products and **meet** their mentors.

# INTERNATIONAL TOWNE (IT)

International Towne represents 16 countries and teaches international business, trade, currency exchange, diplomacy, and responsible credit card use in a fun, hands-on way. Students transform into country Presidents, Finance Ministers, and Customs Agents to learn about global economics and how countries rely on other countries for goods and services.

International Towne saw **7,700 Students** from **650 Schools.**

International Towne celebrated its **19th year** in operation and remains a one-of-a-kind program in the United States.



## YOUNG AMERICANS BANK



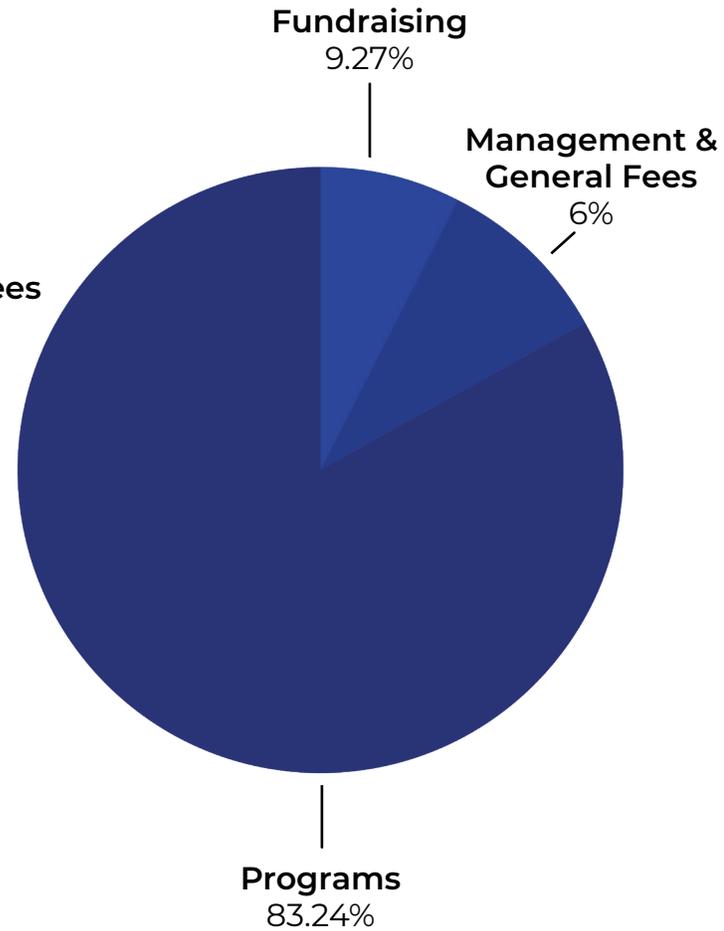
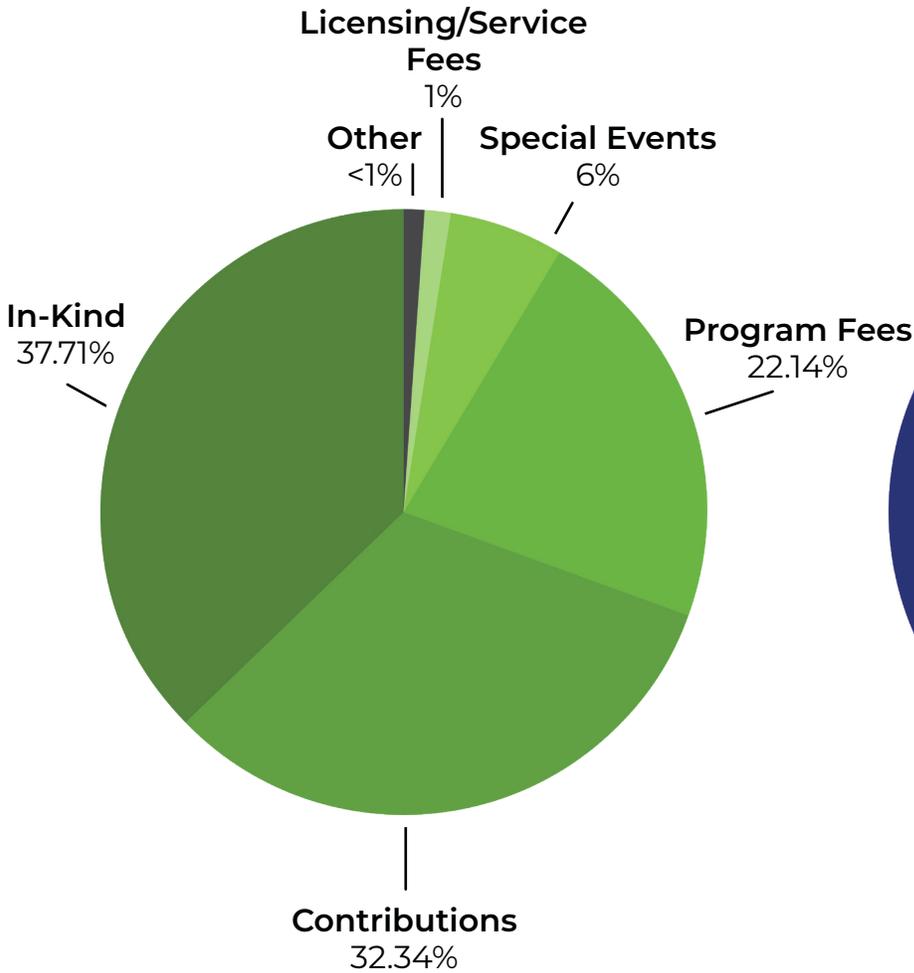
Over **18,000 Accounts** were held in 2022 while the bank celebrated its **35th birthday!**

## SUMMER CAMPS

A variety of summer camps that teach young people about financial literacy, entrepreneurship, and other important life skills.

**800+ Campers** learned about financial literacy, entrepreneurship, and careers.

# OUR FINANCIALS



## REVENUE

In-Kind	\$1,532,450
Contributions	\$1,314,268
Program Fees	\$899,771
Special Events	\$246,075
Licensing/Service Fees	\$42,500
Other	\$28,449

## EXPENSES

Programs	\$3,220,147
Fundraising	\$358,777
Management & General Fees	\$289,712

# OUR DONORS



## \$50,000+

CoBank  
Daniels Fund  
State Farm

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## \$20,000-\$49,999

Adolph Coors Foundation  
Aegon Transamerica Foundation  
Alpine Bank  
Anonymous  
Bob and Judi Newman  
Cambiar Investors, LLC  
Comcast NBC Universal Foundation  
Eide Bailly LLP  
Fun Services, Inc.  
Janus Henderson Investors

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Kinder Morgan Foundation  
Kroenke Sports Charities  
Madge M. and Joseph T. Mohar Charitable Foundation  
OtterCares Foundation  
Rollie R. Kelley Family Foundation  
The Anschutz Foundation  
The Carter Chapman Shreve Family Foundation  
The Denver Foundation

## \$10,000-\$19,999

Alameda Connects  
Amica Mutual Insurance/Amica Companies Foundation  
Bank of Colorado  
Bank of the West  
BOK Financial  
Bow River Capital Partners  
Brownstein Hyatt Farber Schreck, LLP  
Capital One  
Centennial Bolt  
Cherry Creek Shopping Center  
Children's Hospital Colorado  
City of Lakewood  
Colorado Public Radio  
Community Banks of Colorado  
Community First Foundation  
David and Pam Wolf  
Denver Active 20-30  
Denver Broncos Foundation  
Denver Children's Foundation

Empower  
Fidelity Investments  
FirstBank  
Franciscan Friars of Holy Name Province May Bonfils Stanton Memorial Fund  
JPMorgan Chase & Co.  
KeyBank Foundation  
King Soopers  
Mark Sullivan Family  
McDonald's Automotive Group  
Richard and Lesley Jennings  
Safeway Foundation  
Schlessman Family Foundation  
Sullivan and Plakke Family  
U.S. Bank/U.S. Bank Foundation  
University of Denver  
Vectra Bank  
Wells Family  
Xcel Energy