

## SPARK CHANGE

How will you spark change in your community?

A service learning and youth leadership development program administered by Young Americans Center for Financial Education.

### Vision

Our vision is youth know how to earn, make, and manage their money wisely, regardless of their backgrounds. Our signature “hands on” programs educate students with 21<sup>st</sup> century skills in business, economics, workplace readiness and personal finances.



Our sponsors help students grow up prepared to make good decisions about how to spend, save, **share** and invest their money so they can be self-sufficient citizens who make their own meaningful contributions to advance and improve the communities they live in.

### Spark Change

Service learning through Spark Change is a year-long adventure that guides a whole school (pre-K through 8<sup>th</sup> grade) to work together in giving back to their community through their time, treasure and talent. Spark Change is provided free to schools. Each school needs approximately \$100 in Spark Change materials.

During school-year 2016–2017, **25** enrolled schools **raised \$50,029.25** for **68 charities**, and funded **41 service projects** completed by students for \$6,194.79.

### Program Goal

Together with our partners and our dedicated volunteer coaches we can reach our **goal of growing enrollment** from 25 to 40 schools by the end of 2018. We can educate a generation of students to be engaged in their communities, inspired to see needs that should be met and to support the worthy nonprofits who meet those needs.





**Young Americans**  
 CENTER FOR FINANCIAL EDUCATION.



*Money Smarts for Kids. Money Skills for Life.®*

## How Spark Change Works

During the first semester, Student Leaders work with their volunteer Spark Change Coach (parents, teachers, even principals are among our volunteers) to identify causes that students in their school are passionate about.

After narrowing the field (for example, to homelessness, animal welfare and children fighting serious illnesses), Student Leaders set a fund raising goal for the school, and everyone participates, **collecting small change** which they will turn into **big impact** for their community. Student Leaders research and interview charities working in their chosen fields, select beneficiaries for their fund, and build a budget for their service project(s).

During the second semester, the entire school **gets hands-on**, completing a service project with one of their charitable beneficiaries: meeting a community need through their own volunteer work.

## Sample Community Projects

Projects tackled by Spark Change students range from making blankets for children in a homeless shelter, to planting flowers in an urban garden, to packing comfort backpacks for hospitalized children.

### Educational Goals

Our short term goals are for students to:

- ✓ Develop 21<sup>st</sup> century skills of leadership, critical-thinking, problem-solving, budgeting, decision-making, collaboration, and communication,
- ✓ Understand and support the role of nonprofits in their communities.



Our long-term goal is engaged citizens who make good financial decisions for themselves, their families and their communities.

## Evaluation and Results

Young Americans utilizes surveys of coaches and attitudinal changes in our Student Leaders to measure success. We also maintain and compile records of participation and school demographics, and charities funded and amounts by school and charity.

## Ways to Get Involved

Consider a charitable grant to help fund the program. Through your grant, giving back and growing leadership will become a part of each school's culture, as Spark Change is designed to be an ongoing, a permanent curriculum for enrolled schools.



**What a Grant Supports**

Activities/Direct Costs Supported through your grant:

- Training and support for volunteer coaches
- Developing curriculum and evaluating results (every year)
- Recruiting new schools and volunteers
- Maintaining fund records and accounting (by school)
- Disbursements to charities
- Program materials:
  - Heavy duty bank bags (coins average 50 lbs. per bag!)
  - Logo stickers for bank bags
  - Ziplock bags for students to solicit coins
  - Leadership pins



**Collaborative Partners**

Our main collaborative partners are:

- Denver area schools (25) who facilitate program delivery on campus.
- Young Americans Bank (a related entity, state chartered and FDIC insured) provides fiduciary services at no charge including coin machine, deposits and charitable disbursements.
- Community First Foundation through their Kids for ColoradoGives program and the Colorado Bankers Association partner through advice and connections.

**Background, Young Americans Center for Financial Education:**

In 1987, Colorado cable entrepreneur Bill Daniels founded Young Americans Bank in Denver, the world's only FDIC-insured bank specifically designed for young people up to age 22. Daniels believed "real-life banking experiences would lead to better employees, entrepreneurs, taxpayers, and citizens."

The following year community leaders established Young Americans Center for Financial Education as a companion nonprofit to expand financial education opportunities for Colorado youth. Today we reach more than 62,000 Colorado youth each year through our keynote programs: Young AmeriTowne (free enterprise), International Towne (global economics) YouthBiz (entrepreneurship) and Spark Change (service learning).

Thank You for Your Consideration

We appreciate the opportunity to explore this opportunity with you. For more information, please contact:

Betsy Sklar  
 Vice President, Business Partnerships and Development  
 303-320-3245 or [bsklar@yacenter.org](mailto:bsklar@yacenter.org)



*Money Smarts for Kids. Money Skills for Life.®*