Form 990
(Rev. January 2020)
Department of the Treasury Internal Revenue Service

** PUBLIC DISCLOSURE COPY **

Return of Organization Exempt From Income Tax Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

Do not enter social security numbers on this form as it may be made public.

► Go to www.irs.gov/Form990 for instructions and the latest information.



Α	For th	e 2019 calendar year, or tax year beginning and	ending		
В	Check if applicat	C Name of organization		D Employer identi	fication number
		Young Americans Center for Financial			
	Addr				
	Name	pe Doing business as		84-1564926	
	Initial returr	Number and street (or P.O. box if mail is not delivered to street address)	Room/suite	E Telephone numb	per
	Final	/ 3550 East First Avenue		303-321-226	5
_	termi ated	City or town, state or province, country, and ZIP or foreign postal code		G Gross receipts \$	2,556,824.
	Amer			H(a) Is this a group	return
	Appli tion pend			for subordinate	es? Yes X No
		same as C above		H(b) Are all subordinates	s included? Yes No
-		empt status: 🔟 501(c)(3) 🛄 501(c) ()◀ (insert no.) 🛄 4947(a)(1) c	or 🛄 527	If "No," attach	a list. (see instructions)
_		te: www.yacenter.org		H(c) Group exempt	ion number 🕨
	_	f organization: 🔟 Corporation 🔄 Trust 🔄 Association 🔄 Other 🕨	L Year (of formation: 2000	M State of legal domicile: CO
Ρ	art I	Summary			
ø	1	Briefly describe the organization's mission or most significant activities: <u>To dev</u>		ancial literacy	
anc		of young people through real-life experiences and hands-on pr			
Activities & Governance	2	Check this box 🕨 🛄 if the organization discontinued its operations or dispos			
2 0 0	3	Number of voting members of the governing body (Part VI, line 1a)			
م	4	Number of independent voting members of the governing body (Part VI, line 1b) $\ $		·	
ties	5	Total number of individuals employed in calendar year 2019 (Part V, line 2a)			
ti	6	Total number of volunteers (estimate if necessary)			
Ac		Total unrelated business revenue from Part VIII, column (C), line 12			
	b	Net unrelated business taxable income from Form 990-T, line 39	<u> </u>		
				Prior Year	Current Year
an	8	Contributions and grants (Part VIII, line 1h)		1,831,429	
Revenue	9	Program service revenue (Part VIII, line 2g)		1,108,703	, ,
Be	10	Investment income (Part VIII, column (A), lines 3, 4, and 7d)		65,647	,
	12	Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)		3,007,538	,
		Grants and similar amounts paid (Part IX, column (A), lines 1-3)		45,279	
	14	Benefits paid to or for members (Part IX, column (A), line 4)		0	
G		Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)		1,804,366	
Expenses	16a	Professional fundraising fees (Part IX, column (A), line 11e)		0	, ,
per	b	Total fundraising expenses (Part IX, column (D), line 25)			-
ш	17	Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)		768,812	726,149.
		Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)		2,618,457	2,562,147.
	19	Revenue less expenses. Subtract line 18 from line 12		389,081	
or	3			ginning of Current Yea	End of Year
Net Assets	20	Total assets (Part X, line 16)		3,393,103	
AS	21	Total liabilities (Part X, line 26)		260,824	
Net	22	Net assets or fund balances. Subtract line 21 from line 20		3,132,279	3,033,830.
		Signature Block			

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here	Signature of officer Date Richard Martinez Jr., President & CEO Type or print name and title											
Paid	Print/Type preparer's name Maria Montoya	me Preparer's signature Date Maria Montoya 06/26/20										
Preparer	Firm's name 🕞 Kundinger, Corder & Engl	.e, P.C.		Firm's EIN								
Use Only	Firm's address 🕨 475 Lincoln Street, Suit	e 200										
	Denver, CO 80203	Phone no.303-53	34-5953									
May the II	RS discuss this return with the preparer shown abo	ove? (see instructions)			X Yes	No						
932001 01-2	20-20 LHA For Paperwork Reduction Act Notic	ce, see the separate instructions.			Form 990	(2019)						

See Schedule O for Organization Mission Statement Continuation

	Young Americans Center for Financial		
Form	990 (2019) Education	84-1564926	Page 2
Pai	rt III Statement of Program Service Accomplishments		
	Check if Schedule O contains a response or note to any line in this Part III		X
1	Briefly describe the organization's mission:		
	Young Americans Center for Financial Education is committed to		
	developing 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.		
2	Did the organization undertake any significant program services during the year which were not listed or	the	
	prior Form 990 or 990-EZ?	L	Yes X No
	If "Yes," describe these new services on Schedule O.	_	
3	Did the organization cease conducting, or make significant changes in how it conducts, any program set	rvices?	Yes X No
	If "Yes," describe these changes on Schedule O.		
4	Describe the organization's program service accomplishments for each of its three largest program service	ices, as measured by e	xpenses.
	Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations	to others, the total exp	penses, and
	revenue, if any, for each program service reported.		
4a		(Revenue \$	582,627.)
	Young AmeriTowne is a hands-on program that introduces 5th graders from		
	elementary schools throughout Colorado to our free enterprise system.		
	The thirty-seven lesson curriculum taught in the school by the teacher		
	culminates when the students run a life-like town of 17 businesses for		
	a day, bringing their learning to life and experiencing free enterprise		
	first-hand. Participation: 33,344 during 2019.		
4b		(Revenue \$	14,611.)
	Young Americans Center for Financial Education also offers a variety of		
	entrepreneurship training programs through our YouthBiz division.		
	Serving Denver-area youth ages 11 to 18 with targeted focus on those		
	from low-income, underserved schools and neighborhoods, youth learn the		
	foundations of business and entrepreneurship enabling them to identify		
	opportunities and to develop products and services that create value.		
	YouthBiz offers two programs, StartUp and Out-of-the-Box. StartUp is an		
	entry level program designed to teach youth the basics of		
	entrepreneurship including need identification, prototype development		
	and business pitch. YouthBiz Out-of-the-Box takes students further into		
	the production and sales cycles with real retail opportunities, such as		
	our YouthBiz Marketplace. In 2019, YouthBiz served 2,178 students.	,	010 001
4c	(Code:) (Expenses \$263,620. including grants of \$)	(Revenue \$	219,001.)
	International Towne is a one-of-a-kind program that introduces middle		
	school students to the financial realities of the global marketplace.		
	After weeks of classroom lessons and activities, the		
	students-turned-world-citizens come to International Towne to run the		
	sixteen-country world for a day, experiencing the economic concepts of		
	global trading, currency exchange, importing and exporting, and		
	cultural values. Participation: 11,449 students during 2019.		
4d	Other program services (Describe on Schedule O.)		
Ψu		345,648.)
40		545,040.	1
<u>4e</u>			

Part IV Checklist of Required Schedules vs No 1 Is the organization described in action 5010(5) or 4447(a)(1) (dher than a private foundation)? 1 X 2 Is the organization reque in the complete Schedule B, Schedule G Contribution? 1 X 2 Is the organization reque inter on indires topical campaign activities on behalt of or in opposition to candidates for public office? If 'Ysa', complete Schedule C, Part I 3 X 3 Is the organization section 5010(5) organizations. Dit the organization that resolve membership dus, assessments, or instruments as defined in Reviews Procedure 81:021 (Ysa, complete Schedule D, Part I). 5 X 6 Did the organization receive of bid a conservation essement bit private account is bit horganization. Instruct and account is bit private. Schedule D, Part II. 7 X 7 Did the organization reviewe of bid ac conservation essement. Instruct and account is bid private. These, 'complete Schedule D, Part II. 7 X 8 Did the organization reviewe of bid ac conservation essement, incident and account is bid private. These, 'complete Schedule D, Part II. 7 X 9 Did the organization reviewe of a maximum in Part X, line 21, or exervar or or catodul account is bidly, serva as a custodian for amount in the TX. In 10 account is bidly for nord an amount in the TX in 10 account is bidly for nord an amount in the TX in 10 account is bidly for nord an amount in the part X, line 12 account is bidly acrower of is total asset reported in Part X, line 12		990 (2019) Education 84-1564926		P	age 3
1 Is the organization described in section 501(c)(3) or 4047(a)(1) (other than a private foundation? I X 2 Is the organization required to complete Schedule <i>B</i> . Schedule <i>C</i> (<i>Cuttrbulore</i> ?) 3 X 3 Dot the organization required in each or mider to indice to indice to private schedule <i>C</i> . <i>Part I</i> 3 X 4 Section 501(c)(3) organizations. Dot the organization require in lobolying activities on have a section 501(b) election in effect during that usy and <i>I</i> * res. <i>Complete Schedule C</i> . <i>Part I</i> 4 X 5 the organization as definited in Revenue Procedure 991701 * Yes. <i>Complete Schedule C</i> . <i>Part I</i> 6 X 6 Dark teorganization requires and than an anary donor advised tunds or any similar funds or accounts for which donors have the right to provide advised on the distribution or investment of anomust in such tunds or accounts for Yes. <i>Complete Schedule D</i> . <i>Part II</i> 6 X 7 Dot the organization requires and advised tunds or any similar funds or accounts for which donors have the right to provide advised. <i>Part II</i> 7 X 8 Dot the organization requires and account liability, serve as a custodian for amounts not liability. <i>Part N</i> 7 X 9 DAt the organization requires provide acrdit completes Schedule D. Part II 8 X 9	Pa	t IV Checklist of Required Schedules			
H^{+} Yes, "complete Schedule A complete Schedule B. Schedule of Contributors" 1 x 2 Is the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public officit? If Yes," complete Schedule C, Part II 3 x 4 Section 501(b)(3) organizations. Did the organization rengage in bibbying activities, or have a section 501(b) exception to activity of 10(c)(b) (10(c)(b) (10(c)(b				Yes	No
2 Is the organization engage in direct or inders (biolecal campaign activities on behalf of or in opposition to candidates for public effice? If 'Yes,' complete Schedule C, Part I 3 X 4 Section 501(c)[3) organizations. Did the organization engage in bobying activities, or have a section 501(c)[i] election in effect during the taxy year II' Yes,' complete Schedule C, Part II 4 X 5 Is the organization a section 501(c)[i] or 501(c)[i] or 501(c)[i] organization that recolves membership dues, assessments, or similar announts as defined in Nerveux Phocedure 99 191 I' Yes,' complete Schedule C, Part II 5 X 6 Did the organization a section 501(c)[i] or 501(c)[i] or 501(c)[i] organization function annount in such that and announts in such that and a nanounts in such that and a nanount in Nerve than 500 (C) Part II 6 X 7 Did the organization mantatin collections of works of art, historical treasures, or other similar assetts? If Yes,' complete Schedule D, Part II 7 X 7 Did the organization report an anount in Part X, Iine 21, for secrow or custodial account liability, serve as a custodian for amounts not liability in Part X, complete Schedule D, Part IV 10 X 10 Did the organization, directly or through a neitad organization, and august monounts in such that X, complete Schedule D, Part IV 10 X 11 If th	1	Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)?			
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• Section 501(c)(3) organizations. Did the organization engage in lobbying activities, or have a section 501(c)(4). Grouplet Schedule C, Part II 4 4 5 • Is the organization ascient 501(c)(4). 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Revenue Procedure 89-197 II "Yes," complete Schedule C, Part II 6 2 • Did the organization maintain any down aviabled funds or any similar funds or accounts fit "Yes," complete Schedule D, Part I 6 2 • Did the organization maintain any down aviabled funds or any similar funds or accounts fit "Yes," complete Schedule D, Part I 6 2 • Did the organization maints ollections or works of at, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part I 7 2 • Did the organization maints ollections or works of at, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part IV 7 2 • Did the organization anount in Part X, line 21, for ascrow or custodial account liability, serve as a custodian services? 9 X • Did the organization report an amount for fund, buildings, and equipment in Part X, line 10, IV, res," complete Schedule D, Part VI 10 X • Did the organization report an amount for investments - other securities in Part X, line 12, that is 5% or more of its total assets reported in Part X, line 16? If Yes, "complete Schedule D, Part VI 11 X		public office? If "Yes," complete Schedule C, Part I	3		х
6 Is the organization accellul S01(c)(5) or 501(c)(6) or	4				
6 Is the organization ascient of 01(c)(6) or 501(c)(6) o		during the tax year? If "Yes." complete Schedule C. Part II	4		x
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6 Did the organization maintain any donor advised funds or any similar funds or accounts of If 'Yes,' complete Schedule D, Part II 6 x 7 Did the organization relows or hold a conservation asaement, including asaements to preserve open space, the environment, historic all areas, or historic structures? If 'Yes,' complete Schedule D, Part II 7 X 8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? If 'Yes,' complete Schedule D, Part II 7 X 9 Did the organization report an amount in Part X, line 21, for serrow or custodial account liability, serve as a custodian in the organization report an amount for land, buildings, and equipment in Part X, line 10, Part IV 7 X 10 Did the organization report an amount for land, buildings, and equipment in Part X, line 10, IV 'Yes,' complete Schedule D, Part V 10 X 11 If the organization report an amount for land, buildings, and equipment in Part X, line 12, line 13, that is 5% or more of its total assets reported in Part X, line 16? IV 'Yes,' complete Schedule D, Part VI 11a X 11 Did the organization report an amount for land, sublidings, and equipment in Part X, line 12, line 13, that is 5% or more of its total assets reported in Part X, line 16? IV 'Yes,' complete Schedule D, Part VI 11a X 11 Did the organization report an amount for other assets in Part X, line 25? If 'Yes,' complete Schedule D, Part X 11d <			5		x
provide advice on the distribution or investment of amounts in such funds or accounts // "Yes," complete Schedule D, Part // 6 X 7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures // "Yes," complete Schedule D, Part // 7 X 8 Did the organization report an amount in Part X, line 21, for escrow or custodial account liability, serve as a custodian for amounts no listed in Part X, or provide crafted counseling, debt management, credit repair, or debt negoliation services? 7 X 9 Did the organization report an amount for land, buildings, and equipment in Part X, line 10? If 'Yes," complete Schedule D, Part IV 10 X 10 Did the organization report an amount for investments - other securities in Part X, line 10? If 'Yes," complete Schedule D, Part VI 10 X 11 If the organization report an amount for investments - other securities in Part X, line 10? If 'Yes," complete Schedule D, Part VII 10 X 12 Did the organization report an amount for investments - other securities in Part X, line 13, that is 5% or more of its total assets reported in Part X, line 16? If 'Yes," complete Schedule D, Part VII 11 X 13 Did the organization report an amount for investments - other securities in Part X, line 13, that is 5% or more of its total assets reported in Part X, line 16? If 'Yes," complete Schedule D, Part X II 11 X	6				
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9 Did the organization report an amount in Part X, line 21, for escrow or custodial account liability, serve as a custodian for amounts not listed in Part X, or provide credit counseling, debt management, credit repair, or debt negotiation services? y x 10 Did the organization, directly or through a related organization, hold assets in donon-restricted endowments or in quasi endowments? y x 11 If the organization report an amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D, Part V 10 x 12 Did the organization report an amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D, Part VI 11a x 13 Did the organization report an amount for investments - orber assets in Part X, line 13, that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VII 11e x 14 Did the organization report an amount for other assets in Part X, line 15, that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VII 11e x 14 Did the organization report an amount for other labilities in Part X, line 25/ If "Yes," complete Schedule D, Part X 11e x 11 Did the organization included in consolidated financial statements for the tax year? 11t x 12 Did the organization bit of Urese," complete Schedule D, Part X	0				v
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 13 Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E 14 Did the organization maintain an office, employees, or agents outside of the United States? b Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at \$100,000 or more? If "Yes," complete Schedule F, Parts I and IV 14 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or other assistance to or for any foreign organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or other assistance to or for foreign individuals? If "Yes," complete Schedule F, Parts II and IV 16 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or other assistance to or for foreign individuals? If "Yes," complete Schedule F, Parts III and IV 17 Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? If "Yes," complete Schedule G, Part I 18 Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? If "Yes," 18 X 19 Did the organization operate one or more hospital facilities? If "Yes," complete Schedule H 20a X 20b I 20a Did the organization report more than \$5,000 of grants or other assistance to any domestic organization or 			12b	х	
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21 Did the organization report more than \$5,000 of grants or other assistance to any domestic organization or					X
	b		20b		L
domestic government on Part IX, column (A), line 1? If "Yes," complete Schedule I, Parts I and II 21 X	21				
		domestic government on Part IX, column (A), line 1? If "Yes," complete Schedule I, Parts I and II	21		Х

932003 01-20-20

Form **990** (2019)

Form	990 (2019) Education 84-1564926		Р	age 4
Pa	t IV Checklist of Required Schedules (continued)			
			Yes	No
22	Did the organization report more than \$5,000 of grants or other assistance to or for domestic individuals on			
00	Part IX, column (A), line 2? If "Yes," complete Schedule I, Parts I and III	22		X
23	Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current			
	and former officers, directors, trustees, key employees, and highest compensated employees? If "Yes," complete	23	x	
24 a	Schedule J Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the	23		
270	last day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24b through 24d and complete			
	Schedule K. If "No," go to line 25a	24a		x
b	Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?	24b		
	Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease			
	any tax-exempt bonds?	24c		
d	Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?	24d		
25a	Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Did the organization engage in an excess benefit			
	transaction with a disqualified person during the year? If "Yes," complete Schedule L, Part I	25a		X
b	Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and			
	that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? If "Yes," complete			
00	Schedule L, Part I	25b		X
26	Did the organization report any amount on Part X, line 5 or 22, for receivables from or payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35%			
	controlled entity or family member of any of these persons? If "Yes," complete Schedule L, Part II	26		x
27	Did the organization provide a grant or other assistance to any current or former officer, director, trustee, key employee,	20		
	creator or founder, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled			
	entity (including an employee thereof) or family member of any of these persons? If "Yes," complete Schedule L, Part III	27		x
28	Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV			
	instructions, for applicable filing thresholds, conditions, and exceptions):			
а	A current or former officer, director, trustee, key employee, creator or founder, or substantial contributor? If			
	"Yes," complete Schedule L, Part IV	28a		х
	A family member of any individual described in line 28a? If "Yes," complete Schedule L, Part IV	28b		X
С	A 35% controlled entity of one or more individuals and/or organizations described in lines 28a or 28b?/f			
00	"Yes," complete Schedule L, Part IV	28c		X X
29 20	Did the organization receive more than \$25,000 in non-cash contributions? <i>If</i> "Yes," <i>complete Schedule M</i>	29		
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? <i>If</i> "Yes," <i>complete Schedule M</i>	30		x
31	Did the organization liquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part I	31		x
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? <i>If</i> "Yes," <i>complete</i>			
	Schedule N, Part II	32		x
33	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations			
	sections 301.7701-2 and 301.7701-3? If "Yes," complete Schedule R, Part I	33	Х	
34	Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II, III, or IV, and			
	Part V, line 1	34	Х	
	Did the organization have a controlled entity within the meaning of section 512(b)(13)?	35a		X
b	If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity			
~~	within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2	35b		
36	Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization?	20		x
37	If "Yes," complete Schedule R, Part V, line 2 Did the organization conduct more than 5% of its activities through an entity that is not a related organization	36		
37	and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part VI	37		x
38	Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19?			
		38	х	
Pa	Note: All Form 990 filers are required to complete Schedule O t V Statements Regarding Other IRS Filings and Tax Compliance			
	Check if Schedule O contains a response or note to any line in this Part V			
			Yes	No
1a	Enter the number reported in Box 3 of Form 1096. Enter -0- if not applicable 12			
b	Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable 1b	2		
с	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming		v	
	(gambling) winnings to prize winners?	1c	X	

Form	990 (2019) Education	84-1564926		Р	age 5						
Pa	t V Statements Regarding Other IRS Filings and Tax Compliance (continued)										
_		I		Yes	No						
2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements,										
_	filed for the calendar year ending with or within the year covered by this return 2a 57										
b	b If at least one is reported on line 2a, did the organization file all required federal employment tax returns?										
0-	Note: If the sum of lines 1a and 2a is greater than 250, you may be required to <i>e-file</i> (see instructions)										
	Ba Did the organization have unrelated business gross income of \$1,000 or more during the year?										
	b If "Yes," has it filed a Form 990-T for this year? <i>If "No" to line 3b, provide an explanation on Schedule O</i>										
40	a At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?										
h	If "Yes," enter the name of the foreign country		4a		X						
D D	See instructions for filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial A	counts (FBAR)									
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?		5a		x						
	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transa		5b		x						
	If "Yes" to line 5a or 5b, did the organization file Form 8886-T?		5c								
	Does the organization have annual gross receipts that are normally greater than \$100,000, and did th										
	any contributions that were not tax deductible as charitable contributions?	-	6a		x						
b	If "Yes," did the organization include with every solicitation an express statement that such contribut										
	were not tax deductible?	-	6b								
7	Organizations that may receive deductible contributions under section 170(c).										
а	Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and ser	vices provided to the payor?	7a	х							
b	If "Yes," did the organization notify the donor of the value of the goods or services provided?		7b	х							
С	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was	as required									
	to file Form 8282?		7c		х						
d	If "Yes," indicate the number of Forms 8282 filed during the year	7d									
е	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit c	ontract?	7e		X						
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contr		7f		X						
g	g If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?										
_	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization		7h								
8	Sponsoring organizations maintaining donor advised funds. Did a donor advised fund maintained	-	-								
•	sponsoring organization have excess business holdings at any time during the year?		8								
9	Sponsoring organizations maintaining donor advised funds.		0-								
	Did the sponsoring organization make any taxable distributions under section 4966?		9a 0h								
	Did the sponsoring organization make a distribution to a donor, donor advisor, or related person?		9b								
10	Section 501(c)(7) organizations. Enter: Initiation fees and capital contributions included on Part VIII, line 12	10a									
	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities	10b									
11	Section 501(c)(12) organizations. Enter:										
	Gross income from members or shareholders	11a									
	Gross income from other sources (Do not net amounts due or paid to other sources against										
	amounts due or received from them.)	11b									
12a	Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form		12a								
b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year	12b									
13	Section 501(c)(29) qualified nonprofit health insurance issuers.										
а	Is the organization licensed to issue qualified health plans in more than one state?		13a								
	Note: See the instructions for additional information the organization must report on Schedule O.										
b	Enter the amount of reserves the organization is required to maintain by the states in which the										
	organization is licensed to issue qualified health plans	13b									
С	Enter the amount of reserves on hand	13c									
14a	Did the organization receive any payments for indoor tanning services during the tax year?		14a		X						
b	If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation on Schedul		14b	<u> </u>	<u> </u>						
15	Is the organization subject to the section 4960 tax on payment(s) of more than \$1,000,000 in remune										
	excess parachute payment(s) during the year?		15		X						
•	If "Yes," see instructions and file Form 4720, Schedule N.										
16	Is the organization an educational institution subject to the section 4968 excise tax on net investmen	t income?	16		X						
	If "Yes," complete Form 4720, Schedule O.				(0040						

Form **990** (2019)

	Young Americans Center for Financial						
	990 (2019) Education		84-1564				'age 6
Pa	t VI Governance, Management, and Disclosure For each "Yes" response to lines 2 thi	-		for a "	No" r	espon	ise
	to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes on Schedule C	. See	instructions.				
	Check if Schedule O contains a response or note to any line in this Part VI						Х
Sec	tion A. Governing Body and Management						
						Yes	No
1a	Enter the number of voting members of the governing body at the end of the tax year	1a		19			
iu	If there are material differences in voting rights among members of the governing body, or if the governing	14					
	body delegated broad authority to an executive committee or similar committee, explain on Schedule 0.						
b		46		18			
b	Enter the number of voting members included on line 1a, above, who are independent	1b	L	10			
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship				•		77
_	officer, director, trustee, or key employee?			····· -	2		X
3	Did the organization delegate control over management duties customarily performed by or under the						
	of officers, directors, trustees, or key employees to a management company or other person?				3		X
4	Did the organization make any significant changes to its governing documents since the prior Form 9				4		X
5	Did the organization become aware during the year of a significant diversion of the organization's ass				5		X
6	Did the organization have members or stockholders?				6		X
7a	Did the organization have members, stockholders, or other persons who had the power to elect or ap	point	one or				
	more members of the governing body?				7a		Х
b	Are any governance decisions of the organization reserved to (or subject to approval by) members, s						
	persons other than the governing body?				7b		x
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the yea						
a	The governing body?	-	-		8a	х	
b	Each committee with authority to act on behalf of the governing body?				8b	Х	
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be real			····· -	00		
5	organization's mailing address? If "Yes," provide the names and addresses on Schedule O				9		x
<u>Soc</u>	tion B. Policies (This Section B requests information about policies not required by the Internal Re				9		
000	tion B. Toncies (This Section B requests information about policies not required by the internal re	venu	e coue.)			Vee	Na
10-	Did the exercise time level charters, transfer as effiliates?			Г	10-	Yes X	No
	Did the organization have local chapters, branches, or affiliates?			····· -	10a	Δ	
b	If "Yes," did the organization have written policies and procedures governing the activities of such ch						
	and branches to ensure their operations are consistent with the organization's exempt purposes?				10b	X	
11a	Has the organization provided a complete copy of this Form 990 to all members of its governing body	/ befc	ore filing the form	m?	11a	Х	
b	Describe in Schedule O the process, if any, used by the organization to review this Form 990.						
12a	Did the organization have a written conflict of interest policy? If "No," go to line 13			L	12a	Х	
b	Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise	to con	flicts?		12b	Х	
с	Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Ye	es," d	escribe				
	in Schedule O how this was done				12c	Х	
13	Did the organization have a written whistleblower policy?			[13	Х	
14	Did the organization have a written document retention and destruction policy?				14	Х	
15	Did the process for determining compensation of the following persons include a review and approva			····			
-	persons, comparability data, and contemporaneous substantiation of the deliberation and decision?	., "					
а	The organization's CEO, Executive Director, or top management official				15a	х	
b	Other officers or key employees of the organization				15a	X	
U.	If "Yes" to line 15a or 15b, describe the process in Schedule O (see instructions).			····	100		
16-		000t ··	with a				
108	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangen				16-		v
	taxable entity during the year?			·····	16a		X
b	If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluat	-	-				
	in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organ	nzatio	on's				
	exempt status with respect to such arrangements?				16b		
Sec	tion C. Disclosure						
17	List the states with which a copy of this Form 990 is required to be filed None						
18	Section 6104 requires an organization to make its Forms 1023 (1024 or 1024-A, if applicable), 990, and	nd 990	0-T (Section 50 ⁻	1(c)(3)	s only) avai	lable
	for public inspection. Indicate how you made these available. Check all that apply.						
	Own website Another's website X Upon request Other (explain	on Sc	chedule O)				
19	Describe on Schedule O whether (and if so, how) the organization made its governing documents, co	nflict	of interest polic	cy, and	l finar	ncial	
	statements available to the public during the tax year.						
20	State the name, address, and telephone number of the person who possesses the organization's bo	oks ar	nd records 🕨				
	Lauren Brozinski - 303-320-3217						
	3550 East First Avenue, Denver, CO 80206						

-

Form 990 (84-1564926	Page 7
Part VII	Compensation of Officers, Directors, Trustees, Key Employees, Hig	hest Compensated	
	Employees, and Independent Contractors		
	Check if Schedule O contains a response or note to any line in this Part VII		
Section A.	Officers, Directors, Trustees, Key Employees, and Highest Compensated Employee	5	
1a Comple	ete this table for all persons required to be listed. Report compensation for the calendar ye	ar ending with or within the organization's	tax year.
 List a 	all of the organization's current officers, directors, trustees (whether individuals or organiza	ions), regardless of amount of compensa	ation.

Enter -0- in columns (D), (E), and (F) if no compensation was paid.

• List all of the organization's current key employees, if any. See instructions for definition of "key employee."

Young Americans Center for Financial

• List the organization's five current highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations.

• List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.

• List all of the organization's former directors or trustees that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations.

See instructions for the order in which to list the persons above.

Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

		1								
(A)	(B)			Pos	C)			(D)	(E)	(F)
Name and title	Average	(do				than	one	Reportable	Reportable	Estimated
	hours per					is bot pr/trus		compensation	compensation	amount of
	week	<u> </u>		1	1	1		from	from related	other
	(list any hours for	lirecto						the organization	organizations (W-2/1099-MISC)	compensation from the
	related	e or c	tee			satec		(W-2/1099-MISC)	(1099-10130)	organization
	organizations	truste	al trustee		yee	mper				and related
	below	Individual trustee or director	utiona	5	Key employee	est co o yee	er			organizations
	line)	Indivi	Institutional t	Officer	Key e	Highest compensated employee	Former			-
(1) Richard Martinez Jr.	13.33									
President & CEO, Treasurer	26.67	x		x				85,224.	170,705.	19,691.
(2) Richard Jennings	2.00									
Director		x						0.	0.	٥.
(3) Tamara Doi Beck	2.00									
Director		x						0.	0.	٥.
(4) David Wolf	2.00									
Chair		x		х				0.	0.	٥.
(5) Nancy Wigton	2.00									
Director		x						0.	0.	٥.
(6) Charlie Maguire	2.00									
Director		х						0.	0.	Ο.
(7) Dave Burlage	2.00									
Director		х						0.	0.	Ο.
(8) Michael Gersack	2.00									
Director		х						0.	0.	Ο.
(9) Bo Peretto	2.00									
Director		х						0.	0.	Ο.
(10) Christopher Picardi	2.00									
Director		х						0.	0.	Ο.
(11) Stephanie Bendrick	2.00									
Director		х						0.	0.	Ο.
(12) Erin Passen	2.00									
Director until 3/2019		х						0.	0.	Ο.
(13) Susie Roh	2.00									
Director until 9/2019		х						0.	0.	Ο.
(14) Heather White	2.00									
Director		х						٥.	0.	٥.
(15) Steve Hills	2.00									
Director until 9/2019		х						0.	0.	0.
(16) Jerry Maglio	2.00									
Director		х						٥.	0.	0.
(17) Shannon Lemmon	2.00									
Director		х						٥.	0.	0.
										Corm 000 (2010)

Young Americans Center for Financia

Young America	ans Center	tor	Fi	nan	cia	ιl						-
Form 990 (2019) Education									84-156492	5	P	age 8
Part VII Section A. Officers, Directors, Trus	tees, Key Em	ploy	vees	, an	d H	ighe	st (Compensated Employe	es (continued)	_		
nours per b			not c , unle	Pos heck	more erson	n e than is bo or/trus	th ar	compensation	(E) Reportable compensation from related		(F) stimate mount other	of
	(list any hours for related organizations below line)	Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former	the organization (W-2/1099-MISC)	organizations (W-2/1099-MISC)	f org ar	rom th ganizat anizat	ation le tion ted
(18) Erin Simmons	2.00											
Director		x						0.	0			Ο.
(19) Aubrey Thacker	2.00											
Director		x						0.	0			Ο.
(20) Taylor Smith	2.00											
Director until 10/2019		x						0.	0			٥.
(21) Avi Loewenstein	2.00											
Director		x						0.	0			Ο.
(22) Jacob Payne	2.00											
Director		х						0.	0			٥.
(23) Chris Andrea	2.00											
Director		х						0.	0			٥.
(24) Rebecca Slattery	13.33											
VP Finance, Treasurer until 11/2019	26.67			Х				33,677.	67,456		13	,616.
(25) Sue Euser	22.30											
Secretary	17.70			Х				54,865.	43,564		15	,558.
(26) Lauren Brozinski	17.20											
Controller	22.80			Х				30,781.	40,802		12	,262.
1b Subtotal							►	204,547.	322,527		61	,127.
c Total from continuation sheets to Part V	I, Section A						►	105,587.	11,732		12	,765.
d Total (add lines 1b and 1c)								310,134.	334,259	•	73	,892.
2 Total number of individuals (including but n	ot limited to th	nose	liste	ed a	bov	e) w	ho i	received more than \$100	,000 of reportable			
compensation from the organization											1	1
3 Did the organization list any former officer,	director, trust	ee, I	key (emp	loye	e, o	r hi	ghest compensated emp	bloyee on		Yes	No
line 1a? If "Yes," complete Schedule J for s	uch individual									3		х
4 For any individual listed on line 1a, is the su and related organizations greater than \$150	-		-						-	4	x	
5 Did any person listed on line 1a receive or a												
rendered to the organization? If "Yes," com										5		x
Section B. Independent Contractors												
1 Complete this table for your five highest co the organization. Report compensation for										sation	from	
(A) Name and business								(B) Description of s		(Compe	C)	'n
		NO	1417							55.npc		
								1	1			

2	Total number of independent contractors (including but not limited to those lister $\$100.000$ of compensation from the organization \blacktriangleright 0		

Form 990 Education									84-156492	0
Part VII Section A. Officers, Directors, T		nplo	byee			ligh	est			
(A) Name and title	(B) Average hours per week (list any hours for		heck	Pos		app	ly)	(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization
(27) Jane Sklar	(list any hours for related organizations below line) 36.00	Individual trustee or	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			and related organizations
VP Business Partnerships	4.00	1				x		105,587.	11,732.	12,765

	VI									Pag
		Check if Schedule O	cont	ains a respor	nse o	or note to any lin	e in this Part VIII			E
							(A) Total revenue	(B) Related or exempt function revenue	Unrelated	Revenue exclu
2	1 a Federated campaigns 1a									
		b Membership dues								
		Fundraising events				186,734.				
5		Related organizations								
		Government grants (con								
2		All other contributions, gifts								
		similar amounts not include	d abov	/e 1f		1,007,802.				
2	g	Noncash contributions included	in lines	1a-1f 1g \$		10,000.				
8	h	Total. Add lines 1a-1f				►	1,194,536.			
						Business Code				
	2 a	Program fees			_ [900099	1,115,886.	1,115,886.		
0	b Program consulting fee				900099	30,000.	30,000.			
	С									
	d				_ [
-	е				_					
	f	1 5								
	g	Total. Add lines 2a-2f					1,145,886.			
	3	Investment income (inclu	-							
		other similar amounts)					2,275.			2,2
	4	Income from investment				F	105 000			105 (
	5	Royalties	····-	(i) Real			105,000.			105,0
	~	A			20	(ii) Personal				
		Gross rents		28,8						
		Less: rental expenses		15,1						
		Rental income or (loss)	6c	13,6			13,645.	13,645.		
		Net rental income or (los Gross amount from sales of		(i) Securitie		(ii) Other	15,045.	15,045.		
	<i>i</i> a	assets other than inventory								
	h	Less: cost or other basis	14							
	D.	and sales expenses	7b							
	c	Cain or (loss)	70							
		Net gain or (loss)								
		Gross income from fundrais								
	-	including \$								
		contributions reported of								
		Part IV, line 18		·	8a	77,942.				
	b	Less: direct expenses			8b	77,942.				
	С	Net income or (loss) from	n func	Iraising even	ts .	►	0.			
	9 a	Gross income from gami								
1		Part IV, line 19			9a					
		Less: direct expenses		-	9b					
		Net income or (loss) from				►				
1	0 a	Gross sales of inventory,								
		and allowances			10a					
		Less: cost of goods sold		•	10b					
+	С	Net income or (loss) from	n sale	s of inventor	y	••••••				
		Other			ŀ	Business Code	0.255	0.057		
		Other			_	900099	2,356.	2,356.		
	b				_					
	c				—					
1	d						0 250			
	•	Total. Add lines 11a-11d	1			🕨 🖌	2,356.			

932009 01-20-20

Part IX Statement of Functional Expenses Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A). Check if Schedule O contains a response or note to any line in this Part IX (D) (B) (C) (A) Do not include amounts reported on lines 6b, Program service expenses Total expenses Management and general expenses Fundraising 7b, 8b, 9b, and 10b of Part VIII. expenses Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21 2 Grants and other assistance to domestic individuals. See Part IV, line 22 Grants and other assistance to foreign 3 organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16 Benefits paid to or for members 4 5 Compensation of current officers, directors, 239,926 13,179 186,268, 40,479. trustees, and key employees 6 Compensation not included above to disgualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B) 1,270,210 1,010,803. 222,061. 37,346. Other salaries and wages 7 Pension plan accruals and contributions (include 8 section 401(k) and 403(b) employer contributions) 25,524 17,583 3,477 4 464. 2,705 Other employee benefits 188,554 151,028 34,821. 9 111,784 81,865 12,571 17,348. Payroll taxes 10 Fees for services (nonemployees): 11 a Management b Legal С Accounting d Lobbying Professional fundraising services. See Part IV, line 17 е Investment management fees f Other. (If line 11g amount exceeds 10% of line 25, q column (A) amount, list line 11g expenses on Sch 0.) 167,753 125,958 35,400 6,395. 15,826 13,399 2,427. Advertising and promotion 12 299,482 283,823 2,131. 13,528. Office expenses 13 Information technology 14 Royalties 15 29,387 23,032 6,355 16 Occupancy 46,232 2,709 52,381 3,440. 17 Travel 18 Payments of travel or entertainment expenses for any federal, state, or local public officials ... Conferences, conventions, and meetings 19 390 390 20 Interest Payments to affiliates 21 61,704 61,704 Depreciation, depletion, and amortization 22 11,444 11,444 23 Insurance Other expenses. Itemize expenses not covered 24 above (List miscellaneous expenses on line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule 0.) Other operating expense 60,676 45,480. 793. 14,403. а Fundraising expense 22,106 22,106. b Donated Goods 5,000 5,000 С d All other expenses е Total functional expenses. Add lines 1 through 24e 2,562,147 1,890,920 289,755 381,472. 25 Joint costs. Complete this line only if the organization 26

932010 01-20-20

Check here

reported in column (B) joint costs from a combined educational campaign and fundraising solicitation.

if following SOP 98-2 (ASC 958-720)

Education

Form 990 (2019)

84-1564926

Education

Form 990 (2019)

Part X	(Balance Sheet					
		Check if Schedule O contains a response or	note to a	any line in this Part X			
					(A) Beginning of year		(B) End of year
1	1	Cash - non-interest-bearing	1,908,258.	1	1,883,064		
2	2	Savings and temporary cash investments	1,064,214.	2	1,077,154		
3	3	Pledges and grants receivable, net	232,367.	3	106,868		
4	1	Accounts receivable, net	53,462.	4	35,248		
5	5	Loans and other receivables from any curren					
		trustee, key employee, creator or founder, su					
		controlled entity or family member of any of	these pe	rsons		5	
6	3	Loans and other receivables from other disq	ualified p	persons (as defined			
		under section 4958(f)(1)), and persons descr				6	
្ព 7		Notes and loans receivable, net				7	
		Inventories for sale or use				8	9,714
t 9)	Prepaid expenses and deferred charges		·····	12,421.	9	9,278
10)a	Land, buildings, and equipment: cost or othe	er				
		basis. Complete Part VI of Schedule D					
		Less: accumulated depreciation			,	10c	138,052
11		Investments - publicly traded securities		11			
12	2	Investments - other securities. See Part IV, li		12			
13	3	Investments - program-related. See Part IV, I		13			
14		Intangible assets		14			
15	5	Other assets. See Part IV, line 11			15,435		
16		Total assets. Add lines 1 through 15 (must e					3,274,813
17		Accounts payable and accrued expenses \dots			47,566		
18		Grants payable		18			
19		Deferred revenue			96,463		
20		Tax-exempt bond liabilities				20	
21		Escrow or custodial account liability. Comple				21	
g 22		Loans and other payables to any current or					
		trustee, key employee, creator or founder, su					
		controlled entity or family member of any of		22			
- 23		Secured mortgages and notes payable to un		23			
24		Unsecured notes and loans payable to unrel				24	
25	5	Other liabilities (including federal income tax					
		parties, and other liabilities not included on li	ines 17-2	4). Complete Part X	10.557		0.5.054
		of Schedule D			49,667.		96,954
26		Total liabilities. Add lines 17 through 25			260,824.	26	240,983
ß		Organizations that follow FASB ASC 958,	check h	ere 🕨 🖾			
		and complete lines 27, 28, 32, and 33.			2 205 460		2 460 500
27 28 28 29 29 30 31 31 32							2,469,590
28		Net assets with donor restrictions			926,810.	28	564,240
		Organizations that do not follow FASB AS	C 958, C	heck here 🕨 📖			
5		and complete lines 29 through 33.					
2 29		Capital stock or trust principal, or current fur				29	
30		Paid-in or capital surplus, or land, building, o				30	
5 31		Retained earnings, endowment, accumulate				31	2 0 2 0 2 0 2 0
-		Total net assets or fund balances			3,132,279. 3,393,103.	32	3,033,830
33	>	Total liabilities and net assets/fund balances	j		3,333,103.	33	3 , 274 , 813 Form 990 (2019

	Young Americans Center for Financial							
	990 (2019) Education	84-1564926		Pa	ge 12			
Par	t XI Reconciliation of Net Assets							
	Check if Schedule O contains a response or note to any line in this Part XI							
1	Total revenue (must equal Part VIII, column (A), line 12)	1	2	,463	,698.			
2	Total expenses (must equal Part IX, column (A), line 25)							
3	Revenue less expenses. Subtract line 2 from line 1	3		-98	,449.			
4	Net assets or fund balances at beginning of year (must equal Part X, line 32, column (A))	4	3	,132	,279.			
5	Net unrealized gains (losses) on investments	5						
6	Donated services and use of facilities	6						
7	Investment expenses	7						
8	Prior period adjustments	8						
9	Other changes in net assets or fund balances (explain on Schedule O)	9			0.			
10	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 32,							
	column (B))							
Par	t XII Financial Statements and Reporting							
	Check if Schedule O contains a response or note to any line in this Part XII				X			
				Yes	No			
1	Accounting method used to prepare the Form 990: Cash X Accrual Other							
	If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule							
2a	Were the organization's financial statements compiled or reviewed by an independent accountant?		2a		Х			
	If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed	d on a						
	separate basis, consolidated basis, or both:							
	Separate basis Consolidated basis Both consolidated and separate basis							
b	Were the organization's financial statements audited by an independent accountant?		2b	Х				
	If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separat	e basis,						
	consolidated basis, or both:							
	X Separate basis Consolidated basis Both consolidated and separate basis							
С	If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the	e audit,						
	review, or compilation of its financial statements and selection of an independent accountant?		2c	Х				
	If the organization changed either its oversight process or selection process during the tax year, explain on Sch	nedule O.						
3a	As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Si	ngle Audit						
	Act and OMB Circular A-133?		3a		X			
b	If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the requ	ired audit						
	or audits, explain why on Schedule O and describe any steps taken to undergo such audits		3b	000				

Form **990** (2019)

SCHEDULE A (Form 990 or 990-EZ)	Public Charity Status and Pub Complete if the organization is a section 501(c)(3) org
Department of the Treasury Internal Revenue Service	4947(a)(1) nonexempt charitable tru ► Attach to Form 990 or Form 990- ► Go to www.irs.gov/Form990 for instructions and th
Name of the organization	Young Americans Center for Financial
	Education

Ρ

OMB No. 1545-0047
2019

SCHEDULE A	-							OMB No. 1545-0047			
(Form 990 or 990-EZ)		nplete if the organ	rity Status an ization is a section 50 [.] 47(a)(1) nonexempt cha	l(c)(3) org	anization			2019			
Department of the Treasury Internal Revenue Service			Attach to Form 990 or F //Form990 for instruction	orm 990-	EZ.	nformation		Open to Public Inspection			
Name of the organization	-		r for Financial		ie latest i		Employer	identification number			
_	Educatio	on						L-1564926			
Part I Reason f	or Public C	harity Status (/	All organizations must co	omplete th	is part.) Se	ee instruction	IS.				
The organization is not a	private founda	tion because it is: (For lines 1 through 12, c	heck only	one box.)						
1 🗌 A church, con	vention of chur	rches, or associatio	on of churches described	d in sectio	n 170(b)(*	1)(A)(i).					
2 A school desc	ribed in sectio	n 170(b)(1)(A)(ii).	Attach Schedule E (Forn	n 990 or 99	90-EZ).)						
3 A hospital or a	a cooperative h	ospital service orga	anization described in se	ection 170	(b)(1)(A)(i	ii).					
4 A medical res	A medical research organization operated in conjunction with a hospital described in section 170(b)(1)(A)(iii). Enter the hospital's name,										
city, and state	:										
	-		llege or university owned	d or opera	ted by a g	overnmental	unit describ	ed in			
	b)(1)(A)(iv). (Co										
		-	nental unit described in								
-	-		ntial part of its support f	rom a gov	ernmental	unit or from	the general	public described in			
	b)(1)(A)(vi). (Cor										
			(1)(A)(vi). (Complete Par	,							
•	•		in section 170(b)(1)(A)(•				
	r a non-land-gra	ant college of agric	ulture (see instructions).	Enter the	name, city	y, and state c	of the colleg	e or			
university:		(roosiy oo; (1) more	than 22 1/20/ of its our	nort from	oontributi	ana mambar	ahin faan a	nd areas respire from			
			than 33 1/3% of its sup								
	-	-	ct to certain exceptions, (less section 511 tax) fr					-			
	509(a)(2). (Com				sses acqu		ryanization	alter Julie 30, 1973.			
			ively to test for public sa	fety See	section 50	9(a)(4)					
	-	-	ively for the benefit of, to	•			arry out the	purposes of one or			
5	-	-	ed in section 509(a)(1) o	-			-				
			of supporting organizatio								
	-		upervised, or controlled		-		-	aivina			
		-	gularly appoint or elect a	•							
	-	mplete Part IV, Se		, ,				11 5			
		-	l or controlled in connec	tion with it	s support	ed organizati	on(s), by ha	ving			
		•	anization vested in the s			•		•			
organizatior	n(s). You must	complete Part IV,	Sections A and C.								
			g organization operated	in connec	tion with, a	and functiona	ally integrate	ed with,			
its supporte	d organization	s) (see instructions	s). You must complete I	Part IV, Se	ections A,	D, and E.					
d 🗌 Type III nor	n-functionally i	integrated. A supp	orting organization oper	ated in co	nnection v	with its suppo	orted organi	zation(s)			
that is not fu	unctionally integ	grated. The organiz	zation generally must sat	tisfy a dist	ribution re	quirement an	id an attent	veness			
requirement	t (see instructio	ns). You must con	nplete Part IV, Sections	A and D,	and Part	۷.					
e Check this I	oox if the organ	ization received a	written determination fro	m the IRS	that it is a	а Туре I, Туре	e II, Type III				
functionally	integrated, or 7	Гуре III non-functio	nally integrated support	ing organiz	zation.						
f Enter the number of		• • • • • • • • • • • • • • • • • • • •									
g Provide the following				(iv) Is the orga	nization listed						
(i) Name of suppo		(ii) EIN	(iii) Type of organization (described on lines 1-10	(iv) Is the orga in your governi	ng document?	(v) Amount o	-	(vi) Amount of other support (see instructions)			
organization (described on lines 1-10 above (see instructions)) Yes No support (see instructions) support (see											
	 										

Young Americans Center for Financia	Young	Americans	Center	for	Financia
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Schedule A (Form 990 or 990-EZ) 2019 Education

84-1564926

Page **2**

Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi) (Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

Calendar year (or fiscal year beginning in) ► (a) 2015 (b) 2016 (c) 2017 (d) 2018 (e) 2019 (f) Total Include any "unusual grants.") 1, 899, 280. 1, 623, 282. 1, 331, 639. 1, 831, 429. 1, 194, 536. 7, 879, 166. 2 Tax revenues levied for the organization without charge 1, 899, 280. 1, 623, 282. 1, 331, 639. 1, 831, 429. 1, 194, 536. 7, 879, 166. 3 The value of services or facilities monthes through a governmental unit to the organization without charge 1, 623, 282. 1, 331, 639. 1, 831, 429. 1, 194, 536. 7, 879, 166. 5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on lne 1 that exceeds 2% of the amount shown on line 11, 002. (b) 2016 (c) 2017 (d) 2018 (e) 2019 (f) Total 7 Amounts from line 4	<u>5e</u>	ction A. Public Support							
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Schedule A (Form 990 or 990-EZ) 2019

Schedule A (Form 990 or 990 EZ) 2019 Education

Part III Support Schedule for Organizations Described in Section 509(a)(2)

(Complete only if you checked the box on line 10 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

Sec	tion A. Public Support						
Cale	ndar year (or fiscal year beginning in) 🕨	(a) 2015	(b) 2016	(c) 2017	(d) 2018	(e) 2019	(f) Total
1	Gifts, grants, contributions, and						
	membership fees received. (Do not						
	include any "unusual grants.")						
2	Gross receipts from admissions, merchandise sold or services per- formed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose						
3	Gross receipts from activities that						
-	are not an unrelated trade or bus-						
	iness under section 513						
4	Tax revenues levied for the organ-						
•	ization's benefit and either paid to						
	· · · · · · · · · · · · · · · · · · ·						
5	The value of services or facilities						
5	furnished by a governmental unit to						
	the organization without charge						
~							
	Total. Add lines 1 through 5						
<i>i</i> a	Amounts included on lines 1, 2, and						
b	3 received from disqualified persons Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the						
	amount on line 13 for the year						
	Add lines 7a and 7b						
	Public support. (Subtract line 7c from line 6.)						
	tion B. Total Support					1	
	ndar year (or fiscal year beginning in) 🕨	(a) 2015	(b) 2016	(c) 2017	(d) 2018	(e) 2019	(f) Total
	Amounts from line 6						
10a	Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources						
b	Unrelated business taxable income						
	(less section 511 taxes) from businesses						
	acquired after June 30, 1975						
с	Add lines 10a and 10b						
	Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on						
12	Other income. Do not include gain or loss from the sale of capital						
13	assets (Explain in Part VI.)						
	First five years. If the Form 990 is for	the organization's	s first, second, thir	d, fourth, or fifth t	tax vear as a section	n 501(c)(3) organi	zation.
	check this box and stop here						
Sec	tion C. Computation of Publ	ic Support Pe					······································
	Public support percentage for 2019 (I			column (f))		15	%
	Public support percentage from 2018					16	%
	tion D. Computation of Invest						70
	Investment income percentage for 20			ne 13 column (fi)		17	%
						18	<u>%</u>
	Investment income percentage from 2 22 1/2% support tests 2010. If the						
198	33 1/3% support tests - 2019. If the						
	more than 33 1/3%, check this box at						P
b	33 1/3% support tests - 2018. If the						
	line 18 is not more than 33 1/3%, che						
20	Private foundation. If the organizatio	n did not check a	box on line 14, 19	a, or 19b, check t	inis box and see in	structions	>

Schedule A (Form 990 or 990-EZ) 2019 Education

Part IV Supporting Organizations

(Complete only if you checked a box in line 12 on Part I. If you checked 12a of Part I, complete Sections A and B. If you checked 12b of Part I, complete Sections A and C. If you checked 12c of Part I, complete Sections A, D, and E. If you checked 12d of Part I, complete Sections A and D, and complete Part V.)

Section A. All Supporting Organizations

- 1 Are all of the organization's supported organizations listed by name in the organization's governing documents? If "No," describe in **Part VI** how the supported organizations are designated. If designated by class or purpose, describe the designation. If historic and continuing relationship, explain.
- 2 Did the organization have any supported organization that does not have an IRS determination of status under section 509(a)(1) or (2)? If "Yes," explain in **Part VI** how the organization determined that the supported organization was described in section 509(a)(1) or (2).
- **3a** Did the organization have a supported organization described in section 501(c)(4), (5), or (6)? *If* "Yes," *answer* (*b*) *and* (*c*) *below.*
- **b** Did the organization confirm that each supported organization qualified under section 501(c)(4), (5), or (6) and satisfied the public support tests under section 509(a)(2)? *If* "Yes," *describe in* **Part VI** *when and how the organization made the determination.*
- c Did the organization ensure that all support to such organizations was used exclusively for section 170(c)(2)(B) purposes? If "Yes," explain in Part VI what controls the organization put in place to ensure such use.
- **4a** Was any supported organization not organized in the United States ("foreign supported organization")? *If* "Yes," *and if you checked 12a or 12b in Part I, answer (b) and (c) below.*
- **b** Did the organization have ultimate control and discretion in deciding whether to make grants to the foreign supported organization? If "Yes," describe in **Part VI** how the organization had such control and discretion despite being controlled or supervised by or in connection with its supported organizations.
- **c** Did the organization support any foreign supported organization that does not have an IRS determination under sections 501(c)(3) and 509(a)(1) or (2)? *If* "Yes," *explain in* **Part VI** *what controls the organization used to ensure that all support to the foreign supported organization was used exclusively for section 170(c)(2)(B) purposes.*
- 5a Did the organization add, substitute, or remove any supported organizations during the tax year? If "Yes," answer (b) and (c) below (if applicable). Also, provide detail in Part VI, including (i) the names and EIN numbers of the supported organizations added, substituted, or removed; (ii) the reasons for each such action; (iii) the authority under the organization's organizing document authorizing such action; and (iv) how the action was accomplished (such as by amendment to the organizing document).
- **b Type I or Type II only.** Was any added or substituted supported organization part of a class already designated in the organization's organizing document?
- c Substitutions only. Was the substitution the result of an event beyond the organization's control?
- 6 Did the organization provide support (whether in the form of grants or the provision of services or facilities) to anyone other than (i) its supported organizations, (ii) individuals that are part of the charitable class benefited by one or more of its supported organizations, or (iii) other supporting organizations that also support or benefit one or more of the filing organization's supported organizations? *If "Yes," provide detail in* Part VI.
- 7 Did the organization provide a grant, loan, compensation, or other similar payment to a substantial contributor (as defined in section 4958(c)(3)(C)), a family member of a substantial contributor, or a 35% controlled entity with regard to a substantial contributor? *If* "Yes," *complete Part I of Schedule L (Form 990 or 990-EZ).*
- 8 Did the organization make a loan to a disqualified person (as defined in section 4958) not described in line 7? *If "Yes," complete Part I of Schedule L (Form 990 or 990-EZ).*
- **9a** Was the organization controlled directly or indirectly at any time during the tax year by one or more disqualified persons as defined in section 4946 (other than foundation managers and organizations described in section 509(a)(1) or (2))? *If* "*Yes*," *provide detail in* **Part VI.**
- **b** Did one or more disqualified persons (as defined in line 9a) hold a controlling interest in any entity in which the supporting organization had an interest? *If* "Yes," *provide detail in* **Part VI.**
- **c** Did a disqualified person (as defined in line 9a) have an ownership interest in, or derive any personal benefit from, assets in which the supporting organization also had an interest? *If* "Yes," *provide detail in* **Part VI.**
- **10a** Was the organization subject to the excess business holdings rules of section 4943 because of section 4943(f) (regarding certain Type II supporting organizations, and all Type III non-functionally integrated supporting organizations)? *If* "Yes," *answer 10b below.*
 - **b** Did the organization have any excess business holdings in the tax year? (Use Schedule C, Form 4720, to determine whether the organization had excess business holdings.)

1 2 3a 3b 3c 4a 4b 4c 5a 5b 5c 6 7 8 9a 9b 9c 10a

No

Yes

10b

Sche	edule A (Form 990 or 990 EZ) 2019 Education 84	-1564926	Pa	age 5
	rt IV Supporting Organizations (continued)			
			Yes	No
11	Has the organization accepted a gift or contribution from any of the following persons?			
а	A person who directly or indirectly controls, either alone or together with persons described in (b) and (c)			
	below, the governing body of a supported organization?	11a		
b	A family member of a person described in (a) above?	11b		
c	A 35% controlled entity of a person described in (a) or (b) above? If "Yes" to a, b, or c, provide detail in Part VI.	11c		
Sec	tion B. Type I Supporting Organizations			
			Yes	No
1	Did the directors, trustees, or membership of one or more supported organizations have the power to			
	regularly appoint or elect at least a majority of the organization's directors or trustees at all times during the			
	tax year? If "No," describe in Part VI how the supported organization(s) effectively operated, supervised, or			
	controlled the organization's activities. If the organization had more than one supported organization,			
	describe how the powers to appoint and/or remove directors or trustees were allocated among the supported			
	organizations and what conditions or restrictions, if any, applied to such powers during the tax year.	1		
2	Did the organization operate for the benefit of any supported organization other than the supported			
	organization(s) that operated, supervised, or controlled the supporting organization? If "Yes," explain in			
	Part VI how providing such benefit carried out the purposes of the supported organization(s) that operated,			
	supervised, or controlled the supporting organization.	2		
Sec	tion C. Type II Supporting Organizations			
			Yes	No
1	Were a majority of the organization's directors or trustees during the tax year also a majority of the directors			
	or trustees of each of the organization's supported organization(s)? If "No," describe in Part VI how control			
	or management of the supporting organization was vested in the same persons that controlled or managed			
<u> </u>	the supported organization(s).	1		
Sec	tion D. All Type III Supporting Organizations		Yes	Na
4	Did the organization provide to each of its supported organizations, by the last day of the fifth month of the		Tes	No
1	Did the organization provide to each of its supported organizations, by the last day of the fifth month of the			
	organization's tax year, (i) a written notice describing the type and amount of support provided during the prior tax year, (ii) a copy of the Form 990 that was most recently filed as of the date of notification, and (iii) copies of the			
	organization's governing documents in effect on the date of notification, to the extent not previously provided?	1		
2	Were any of the organization's officers, directors, or trustees either (i) appointed or elected by the supported			
2	organization(s) or (ii) serving on the governing body of a supported organization? If "No," explain in Part VI how			
	the organization maintained a close and continuous working relationship with the supported organization(s).	2		
3	By reason of the relationship described in (2), did the organization's supported organizations have a	_		
•	significant voice in the organization's investment policies and in directing the use of the organization's			
	income or assets at all times during the tax year? If "Yes," describe in Part VI the role the organization's			
	supported organizations played in this regard.	3		
Sec	tion E. Type III Functionally Integrated Supporting Organizations	I		
1	Check the box next to the method that the organization used to satisfy the Integral Part Test during the yeafsee instru-	ctions).		
а	The organization satisfied the Activities Test. Complete line 2 below.			
b	The organization is the parent of each of its supported organizations. Complete line 3 below.			
с	The organization supported a governmental entity. Describe in Part VI how you supported a government entity (see instructions	s).	
2	Activities Test. Answer (a) and (b) below.		Yes	No
а	Did substantially all of the organization's activities during the tax year directly further the exempt purposes of			
	the supported organization(s) to which the organization was responsive? If "Yes," then in Part VI identify			
	those supported organizations and explain how these activities directly furthered their exempt purposes,			
	how the organization was responsive to those supported organizations, and how the organization determined			
	that these activities constituted substantially all of its activities.	2a		
b	Did the activities described in (a) constitute activities that, but for the organization's involvement, one or more			
	of the organization's supported organization(s) would have been engaged in? If "Yes," explain in Part VI the			
	reasons for the organization's position that its supported organization(s) would have engaged in these			
	activities but for the organization's involvement.	2b		
3	Parent of Supported Organizations. Answer (a) and (b) below.			
а	Did the organization have the power to regularly appoint or elect a majority of the officers, directors, or			
	trustees of each of the supported organizations? Provide details in Part VI.	3a		
b	Did the organization exercise a substantial degree of direction over the policies, programs, and activities of each			
	of its supported organizations? If "Yes," describe in Part VI the role played by the organization in this regard.	3b		

Schedule A (Form 990 or 990-EZ) 2019

Sche	edule A (Form 990 or 990-EZ) 2019 Education			84-1564926	Page
Pa	rt V Type III Non-Functionally Integrated 509(a)(3) Supportin	ng Orga	anizations		
1	Check here if the organization satisfied the Integral Part Test as a qualifyir	ng trust o	n Nov. 20, 1970 (explain	in Part VI). See ins '	tructions
	other Type III non-functionally integrated supporting organizations must co	omplete S	Sections A through E.		
Sect	tion A - Adjusted Net Income		(A) Prior Year	(B) Currer (optior	
1	Net short-term capital gain	1			
2	Recoveries of prior-year distributions	2			
3	Other gross income (see instructions)	3			
4	Add lines 1 through 3.	4			
5	Depreciation and depletion	5			
6	Portion of operating expenses paid or incurred for production or				
	collection of gross income or for management, conservation, or				
	maintenance of property held for production of income (see instructions)	6			
7	Other expenses (see instructions)	7			
8	Adjusted Net Income (subtract lines 5, 6, and 7 from line 4)	8			
ect	tion B - Minimum Asset Amount		(A) Prior Year	(B) Currer (optior	
1	Aggregate fair market value of all non-exempt-use assets (see				
	instructions for short tax year or assets held for part of year):				
а	Average monthly value of securities	1a			
b	Average monthly cash balances	1b			
с	Fair market value of other non-exempt-use assets	1c			
d	Total (add lines 1a, 1b, and 1c)	1d			
е	Discount claimed for blockage or other				
	factors (explain in detail in Part VI):				
2	Acquisition indebtedness applicable to non-exempt-use assets	2			
3	Subtract line 2 from line 1d.	3			
4	Cash deemed held for exempt use. Enter 1-1/2% of line 3 (for greater amount,				
	see instructions).	4			
5	Net value of non-exempt-use assets (subtract line 4 from line 3)	5			
6	Multiply line 5 by .035.	6			
7	Recoveries of prior-year distributions	7			
8	Minimum Asset Amount (add line 7 to line 6)	8			
ect	tion C - Distributable Amount			Current	Year
1	Adjusted net income for prior year (from Section A, line 8, Column A)	1			
2	Enter 85% of line 1.	2			
3	Minimum asset amount for prior year (from Section B, line 8, Column A)	3			
4	Enter greater of line 2 or line 3.	4			
5	Income tax imposed in prior year	5			
6	Distributable Amount. Subtract line 5 from line 4, unless subject to				

emergency temporary reduction (see instructions).

7 Check here if the current year is the organization's first as a non-functionally integrated Type III supporting organization (see instructions).

6

Schedule A (Form 990 or 990-EZ) 2019

Schedule A (Form 990 or 990-F7) 2019 Education

Page 6

Sect	rt V Type III Non-Functionally Integrated 509 ion D - Distributions	· · · · · · · · · · · · · · · · · · ·		Current Year
1	Amounts paid to supported organizations to accomplish exe	mpt purposes		ean one roa
2	Amounts paid to perform activity that directly furthers exemption			
_	organizations, in excess of income from activity			
3	Administrative expenses paid to accomplish exempt purpose	es of supported organization	IS	
4	Amounts paid to acquire exempt-use assets			
5	Qualified set-aside amounts (prior IRS approval required)			
6	Other distributions (describe in Part VI). See instructions.			
7	Total annual distributions. Add lines 1 through 6.			
8	Distributions to attentive supported organizations to which the	he organization is responsive	Э	
	(provide details in Part VI). See instructions.	•		
9	Distributable amount for 2019 from Section C, line 6			
10	Line 8 amount divided by line 9 amount			
		(i)	(ii)	(iii)
Sect	ion E - Distribution Allocations (see instructions)	Excess Distributions	Underdistributions Pre-2019	Distributable Amount for 2019
1	Distributable amount for 2019 from Section C, line 6			
2	Underdistributions, if any, for years prior to 2019 (reason-			
	able cause required- explain in Part VI). See instructions.			
3	Excess distributions carryover, if any, to 2019			
а	From 2014			
b	From 2015			
С	From 2016			
d	From 2017			
е	From 2018			
f	Total of lines 3a through e			
g	Applied to underdistributions of prior years			
h	Applied to 2019 distributable amount			
i	Carryover from 2014 not applied (see instructions)			
j	Remainder. Subtract lines 3g, 3h, and 3i from 3f.			
4	Distributions for 2019 from Section D, line 7: \$			
а	Applied to underdistributions of prior years			
b	Applied to 2019 distributable amount			
С	Remainder. Subtract lines 4a and 4b from 4.			
5	Remaining underdistributions for years prior to 2019, if			
	any. Subtract lines 3g and 4a from line 2. For result greater			
	than zero, explain in Part VI. See instructions.			
6	Remaining underdistributions for 2019. Subtract lines 3h			
	and 4b from line 1. For result greater than zero, explain in			
	Part VI. See instructions.			
7	Excess distributions carryover to 2020. Add lines 3j			
-	and 4c.			
8	Breakdown of line 7:			
	Excess from 2015			
	Excess from 2016			
	Excess from 2017			
d	Excess from 2018			

Schedule A (Form 990 or 990-EZ) 2019

e Excess from 2019

Schedule A	(Form 990 or 990-EZ) 2019 Education		-1564926	Page 8
Part VI	Supplemental Information. Provide the explanations required by Part II, line 10; Part II, line 17 Part IV, Section A, lines 1, 2, 3b, 3c, 4b, 4c, 5a, 6, 9a, 9b, 9c, 11a, 11b, and 11c; Part IV, Section B, lin line 1; Part IV, Section D, lines 2 and 3; Part IV, Section E, lines 1c, 2a, 2b, 3a, and 3b; Part V, line 1; Pa Section D, lines 5, 6, and 8; and Part V, Section E, lines 2, 5, and 6. Also complete this part for any add	es 1 anc art V, Se	2; Part IV, Sect	ion C,
	(See instructions.)		normation.	

** PUBLIC DISCLOSURE COPY **

Young Americans Center for Financial

Education

Schedule of Contributors

Attach to Form 990, Form 990-EZ, or Form 990-PF.
 Go to www.irs.gov/Form990 for the latest information.

OMB No. 1545-0047

2019

Employer identification number

84-1564926

Namo	of the	organ	ization
INALLE		Ulual	iizalion

Schedule B

(Form 990, 990-EZ,

Department of the Treasury Internal Revenue Service

or 990-PF)

Organization type (chee	Organization type (check one):							
Filers of:	Section:							
Form 990 or 990-EZ	X 501(c)(³) (enter number) organization							
	4947(a)(1) nonexempt charitable trust not treated as a private foundation							
	527 political organization							
Form 990-PF	501(c)(3) exempt private foundation							
	4947(a)(1) nonexempt charitable trust treated as a private foundation							
	501(c)(3) taxable private foundation							
	on is covered by the General Rule or a Special Rule. 1(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.							
General Rule								
•	ation filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling \$5,000 or more (in money or any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.							
Special Rules								
sections 509(a any one contril	ation described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from butor, during the year, total contributions of the greater of (1) \$5,000; or (2) 2% of the amount on (i) Form 990, Part VIII, line D-EZ, line 1. Complete Parts I and II.							
year, total cont	ation described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the tributions of more than \$1,000 <i>exclusively</i> for religious, charitable, scientific, literary, or educational purposes, or for the cruelty to children or animals. Complete Parts I, II, and III.							
For an organiza	ation described in section 501(c)(7). (8). or (10) filing Form 990 or 990-EZ that received from any one contributor. during the							

Caution: An organization that isn't covered by the General Rule and/or the Special Rules doesn't file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2, of its Form 990; or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it doesn't meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

LHA For Paperwork Reduction Act Notice, see the instructions for Form 990, 990-EZ, or 990-PF.

1h:

Schedule	B (Form 990, 990-EZ, or 990-PF) (2019)		Page 2
	rganization	E	mployer identification number
Young Am Educatio	mericans Center for Financial		84-1564926
Part I	Contributors (see instructions). Use duplicate copies of Part I if	additional space is needed.	
(a)	(b)	(c)	(d)
No.	Name, address, and ZIP + 4	Total contributions	Type of contribution
1		\$133,1	Person X Payroll Image: Complete Part II for noncash contributions.)
(a)	(b)	(c)	(d)
No.	Name, address, and ZIP + 4	Total contributions	Type of contribution
2		\$50,0	Person X Payroll
(a)	(b)	(c)	(d)
No.	Name, address, and ZIP + 4	Total contributions	Type of contribution
3		\$50,0	Person X Payroll
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
4		\$45,0	Person X Payroll
(a)	(b)	(c)	(d)
No.	Name, address, and ZIP + 4	Total contributions	Type of contribution
5		\$35,0	Person X Payroll
(a)	(b)	(c)	(d)
No.	Name, address, and ZIP + 4	Total contributions	Type of contribution
6		\$35,0	Person X Payroll Image: Complete Part II for noncash contributions.)

	B (Form 990, 990-EZ, or 990-PF) (2019)		Page 2
	rganization mericans Center for Financial	Emplo	oyer identification number
Educatio		84	-1564926
Part I	Contributors (see instructions). Use duplicate copies of Part I if a	dditional space is needed.	
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
7		\$28,000.	Person X Payroll Noncash (Complete Part II for noncash contributions.)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
8		\$\$	Person X Payroll Noncash (Complete Part II for noncash contributions.)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$	Person Payroll Noncash (Complete Part II for noncash contributions.)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$	Person Payroll Noncash (Complete Part II for noncash contributions.)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$	Person Payroll Noncash (Complete Part II for noncash contributions.)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$	Person Payroll Noncash (Complete Part II for noncash contributions.)

	3 (Form 990, 990-EZ, or 990-PF) (2019) ganization	E	mployer identification numb
ung Ame ucation	ericans Center for Financial		84-1564926
Part II	Noncash Property (see instructions). Use duplicate copies of F	Part II if additional space is needed.	04 1304920
(a) No. from	(b) Description of noncash property given	(c) FMV (or estimate)	(d) Date received
Part I		(See instructions.)	
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		\$	_
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		\$	

Schedule	B (Form 990, 990-EZ, or 990-PF) (2019)		Page 4
Name of o	organization		Employer identification number
Young Am	mericans Center for Financial		
Educatio	on		84-1564926
Part III	from any one contributor. Complete columns (a completing Part III, enter the total of exclusively religious,) through (e) and the following line entry charitable, etc., contributions of \$1,000 or lease to be a set of the set of t	tion 501(c)(7), (8), or (10) that total more than \$1,000 for the year . For organizations so for the year. (Enter this info. once.) \$
(a) No.	Use duplicate copies of Part III if additional	space is needed.	
from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
			_
		(e) Transfer of gift	
	Transferee's name, address, a	nd ZIP + 4	Relationship of transferor to transferee
(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
			—
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
		(e) Transfer of gift	
	Transferee's name, address, a	nd ZIP + 4	Relationship of transferor to transferee
(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
	Transferee's name, address, a	nd ZIP + 4	Relationship of transferor to transferee

(Form 990)

Supplemental Financial Statements Complete if the organization answered "Yes" on Form 990, Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b. Attach to Form 990. Go to www.irs.gov/Form990 for instructions and the latest information.



Department of the Treasury Internal Revenue Service Young Americans Center for Financial Name of the organization

Education

Employer identification number 84-1564926

Pa	t I Organizations Maintaining Donor Advised	d Funds or Other Similar Funds or	Accounts.Complete if the
	organization answered "Yes" on Form 990, Part IV, line	96.	
		(a) Donor advised funds	(b) Funds and other accounts
1	Total number at end of year		
2	Aggregate value of contributions to (during year)		
3	Aggregate value of grants from (during year)		
4	Aggregate value at end of year		
5	Did the organization inform all donors and donor advisors in \overline{w}	riting that the assets held in donor advised for	unds
	are the organization's property, subject to the organization's e	exclusive legal control?	Yes 🗌 No
6	Did the organization inform all grantees, donors, and donor ac	lvisors in writing that grant funds can be used	d only
	for charitable purposes and not for the benefit of the donor or	donor advisor, or for any other purpose conf	ferring
Pa	t II Conservation Easements. Complete if the orga	anization answered "Yes" on Form 990, Part	IV, line 7.
1	Purpose(s) of conservation easements held by the organization	on (check all that apply).	
	Preservation of land for public use (for example, recreat	ion or education)	storically important land area
	Protection of natural habitat	Preservation of a ce	rtified historic structure
	Preservation of open space		
2	Complete lines 2a through 2d if the organization held a qualified	ed conservation contribution in the form of a	
	day of the tax year.		Held at the End of the Tax Year
а	Total number of conservation easements		_ 2a
b			
с	Number of conservation easements on a certified historic stru		2c
d	Number of conservation easements included in (c) acquired a		
	listed in the National Register		
3	Number of conservation easements modified, transferred, rele	eased, extinguished, or terminated by the org	anization during the tax
	year ▶		
4	Number of states where property subject to conservation eas		
5	Does the organization have a written policy regarding the period		
~	violations, and enforcement of the conservation easements it		
6	Staff and volunteer hours devoted to monitoring, inspecting, h	nandling of violations, and enforcing conserva	ation easements during the year
7	Amount of expenses incurred in monitoring, inspecting, handl	ing of violations, and enforcing concernation	accompate during the year
7	Amount of expenses incurred in monitoring, inspecting, nandi	ing of violations, and enforcing conservation	easements during the year
8	Does each conservation easement reported on line 2(d) above	a potiefy the requirements of postion $170/b)/4$	
0	and section 170(h)(4)(B)(ii)?		
9	In Part XIII, describe how the organization reports conservation		
5	balance sheet, and include, if applicable, the text of the footne	•	
	organization's accounting for conservation easements.		
Pa	t III Organizations Maintaining Collections of	Art, Historical Treasures, or Othe	r Similar Assets.
	Complete if the organization answered "Yes" on Form	990, Part IV, line 8.	
1a	If the organization elected, as permitted under FASB ASC 958	3, not to report in its revenue statement and t	palance sheet works
	of art, historical treasures, or other similar assets held for public		
	service, provide in Part XIII the text of the footnote to its finan	cial statements that describes these items.	
b	If the organization elected, as permitted under FASB ASC 958	3, to report in its revenue statement and bala	nce sheet works of
	art, historical treasures, or other similar assets held for public		
	provide the following amounts relating to these items:		•
	(i) Revenue included on Form 990, Part VIII, line 1		► \$
	(ii) Assets included in Form 990, Part X		
2	If the organization received or held works of art, historical trea		
	the following amounts required to be reported under FASB AS	SC 958 relating to these items:	
а	Revenue included on Form 990, Part VIII, line 1		▶ \$
b	Assets included in Form 990, Part X		
	For Paperwork Reduction Act Notice, see the Instructions		Schedule D (Form 990) 2019

	Young Ameri	Icans center for	r Financia	T						
	dule D (Form 990) 2019 Education						84-156			'age 2
Pa	t III Organizations Maintaining C	Collections of A	rt, Histori	cal Tr	reasures, o	r Other	⁻ Similar Ass	ets(contii	nued)	
3	Using the organization's acquisition, access	ion, and other record	ds, check an	of the	following that	make sig	nificant use of it	s		
	collection items (check all that apply):									
а	Public exhibition	c	i 📃 Loar	or exc	hange progra	m				
b	b Scholarly research e Other									
С	Preservation for future generations									
4	Provide a description of the organization's co	ollections and explai	in how they f	urther 1	the organizatio	on's exem	pt purpose in Pa	art XIII.		
5	During the year, did the organization solicit of	or receive donations	of art, histori	cal trea	asures, or othe	er similar a	assets			_
	to be sold to raise funds rather than to be m	aintained as part of	the organizat	ion's c	ollection?			Yes		No
Pa	t IV Escrow and Custodial Arran	gements. Comple	ete if the org	anizatio	on answered "	Yes" on F	orm 990, Part IV	/, line 9, oi	•	
	reported an amount on Form 990, Pa									
1 a	Is the organization an agent, trustee, custod	ian or other intermed	diary for cont	ributio	ns or other as	sets not ir	ncluded			_
	on Form 990, Part X?							Yes		🗌 No
b	If "Yes," explain the arrangement in Part XIII									
			-					Amoun	t	
с	Beginning balance						1c			
	Additions during the year									
	Distributions during the year									
f	Ending balance						1f			
	Did the organization include an amount on F							Yes		No
	If "Yes," explain the arrangement in Part XIII.						,			Ī
Pa).			_
		(a) Current year	(b) Prior		(c) Two years		1) Three years bacl	k (e) Four	vears	back
1a	Beginning of year balance		((0)	(,	(0)	J	
b	Contributions									
	Net investment earnings, gains, and losses									
d	Grants or scholarships									
е	Other expenditures for facilities									
	and programs									
t	Administrative expenses							_		
g	End of year balance				<u> </u>					
2	Provide the estimated percentage of the cur	rent year end baland		olumn (a)) held as:					
а	Board designated or quasi-endowment		_%							
b	Permanent endowment	%								
С	Term endowment	%								
	The percentages on lines 2a, 2b, and 2c sho	ould equal 100%.								
3a	Are there endowment funds not in the posse	ession of the organiz	ation that are	e held a	and administer	red for the	e organization			
	by:								Yes	No
	(i) Unrelated organizations							3a(i)		
	(ii) Related organizations							3a(ii)		
b	If "Yes" on line 3a(ii), are the related organization	ations listed as requi	red on Sche	dule R?	,			3b		
4	Describe in Part XIII the intended uses of the	e organization's endo	owment fund	S.						
Pa	t VI Land, Buildings, and Equipm	nent.								
	Complete if the organization answere	d "Yes" on Form 990	0, Part IV, lin	e 11a. S	See Form 990	, Part X, li	ne 10.			
	Description of property	(a) Cost or c	other (b) Cos	t or other	(c) Acc	cumulated	(d) Boo	k valu	ie
		basis (investr		-	(other)		eciation			
1a	Land									
	Buildings									
	Leasehold improvements				143,692.		134,450.		9	,242.
	Equipment				511,123.		382,313.			, ,810.
	Other				, ,		, -			
	Add lines 1a through 1e. (Column (d) must e		X. column (E	8). line	10c.)				138	,052.

Schedule D (Form 990) 2019

_	Lenter for Financia			-
Schedule D (Form 990) 2019 Education		84	-1564926	Page 3
Part VII Investments - Other Securities.				
Complete if the organization answered "Yes"				
(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation: Cost or en	nd-of-year marke	t value
(1) Financial derivatives				
(2) Closely held equity interests				
(3) Other				
(A)				
(B)				
(C)				
(D)				
(E)				
(F)				
(G)				
(H)				
Total. (Col. (b) must equal Form 990, Part X, col. (B) line 12.)				
Part VIII Investments - Program Related.				
Complete if the organization answered "Yes"	on Form 990, Part IV, line	e 11c. See Form 990, Part X, line 13.		
(a) Description of investment	(b) Book value	(c) Method of valuation: Cost or er	nd-of-year marke	t value
(1)				
(2)				
(3)				
(4)				
(5)				
(6)				
(7)				
(8)				
(9)				
Total. (Col. (b) must equal Form 990, Part X, col. (B) line 13.)				
Part IX Other Assets.		· · · · · · · · · · · · · · · · · · ·		
Complete if the organization answered "Yes"	on Form 990, Part IV, line	e 11d. See Form 990, Part X, line 15.		
(a)	Description		(b) Book	value

	(is) Book faile
(1)	
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. (Column (b) must equal Form 990, Part X, col. (B) line 15.)	
Part X Other Liabilities.	
Complete if the organization answered "Yes" on Form 990, Part IV, line 11e or 11f. See Form 990, Part X, line 25.	
1. (a) Description of liability	(b) Book value
(1) Federal income taxes	
(2) Cash held for others	15,435.
(3) Due to Young Americans Education Foundation	81,519.

(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total, (Column (b) must equal Form 990, Part X, col. (B) line 25.)	 96,954.

2. Liability for uncertain tax positions. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FASB ASC 740. Check here if the text of the footnote has been provided in Part XIII...

Young American	s Center	for	Financial
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Sche	dule D (Form 990) 2019 Education			84-1564926	Page 4
	t XI Reconciliation of Revenue per Audited Financial Stateme	ents With	Revenue per R	eturn.	Tuge I
	Complete if the organization answered "Yes" on Form 990, Part IV, line 12a		•		
1	Total revenue, gains, and other support per audited financial statements			1	3,761,792.
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12:				
а	Net unrealized gains (losses) on investments	2a			
b	Donated services and use of facilities	2b	1,282,910.		
с	Recoveries of prior year grants				
d	Other (Describe in Part XIII.)				
е	Add lines 2a through 2d			2e	1,282,910.
3	Subtract line 2e from line 1			3	2,478,882.
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1:				
а	Investment expenses not included on Form 990, Part VIII, line 7b	. 4a			
b	Other (Describe in Part XIII.)	4b	-15,184.		
с					-15,184.
5	5 Total revenue. Add lines 3 and 4c. (This must equal Form 990, Part I, line 12.)				2,463,698.
Pai	t XII Reconciliation of Expenses per Audited Financial Statem	ents With	n Expenses per	Return.	
	Complete if the organization answered "Yes" on Form 990, Part IV, line 12a				
1	Total expenses and losses per audited financial statements			1	3,860,241.
2	Amounts included on line 1 but not on Form 990, Part IX, line 25:				
а	Donated services and use of facilities	2a	1,282,910.		
b	Prior year adjustments	2b			
с	Other losses	2c			
d	Other (Describe in Part XIII.)	_ 2d	15,184.		
е	Add lines 2a through 2d			2e	1,298,094.
3	Subtract line 2e from line 1			3	2,562,147.
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:				
а	Investment expenses not included on Form 990, Part VIII, line 7b	4a			
b	Other (Describe in Part XIII.)	4b			
	Add lines 4a and 4b			4c	0.
5	Total expenses. Add lines 3 and 4c. (This must equal Form 990, Part I, line 18.)	<u></u>	<u></u>	5	2,562,147.
Pa	t XIII Supplemental Information.				

Provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, lines 2d and 4b; and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

Part XI, Line 4b - Other Adjustments:

Rental Expense

Part XII, Line 2d - Other Adjustments:

Rental Expenses

Schedule D, Part XII and XIII

The excluded amounts relate to in-kind rent for the use of facilities and

parking space where programs are conducted and in-kind advertising which

are primarily program costs. When these amounts are included, the

administrative/fundraising expense ratio is approximately 19%.

	Young Americans Center for Financial Education	84-1564926	
Schedule D (Form 990) 2019 Part XIII Supplemental Info		04-1304920	Page 5
	(Ination (continued)		

SCHEDULE G	Suppleme	ntal Information Regarding	g Fun	drais	ing or Gaming	Acti	vities	OMB No. 1545-0047
(Form 990 or 990-EZ)	m 990 or 990-EZ) Complete if the organization answered "Yes" on Form 990, Part IV, line 17, 18, or 19, or if the organization entered more than \$15,000 on Form 990-EZ, line 6a.							2019
Department of the Treasury Internal Revenue Service		Attach to Form 990						Open to Public Inspection
Name of the organization		to www.irs.gov/Form990 for inst icans Center for Financial	ructior	is and	the latest informat	ion.	Employer i	dentification number
Name of the organization	Education	Icans center for Financial					84-156492	
required to	complete this par	• Complete if the organization answ t. sed funds through any of the followi					7. Form 990	-EZ filers are not
 a Mail solicitat b Internet and c Phone solicit d In-person so 2 a Did the organization key employees list 	ions email solicitations tations licitations on have a written o ed in Form 990, P highest paid indiv	e Solicita f Solicita g Specia or oral agreement with any individua eart VII) or entity in connection with p viduals or entities (fundraisers) purs	ation of ation of I fundra al (inclue profess	non-g gover aising ding o ional f	overnment grants nment grants events fficers, directors, trus undraising services?	stees	Υ Γ	Y es No o be
(i) Name and address or entity (fund		(ii) Activity	(iii) fundi have c or cor contrib	Did raiser ustody atrol of utions?	(iv) Gross receipts from activity	to (o	Amount paid or retained b fundraiser ted in col. (i)	y) to (or retained by)
			Yes	No				
3 List all states in whi or licensing.	ch the organizatio	on is registered or licensed to solicit	contrik	outions	s or has been notified	d it is	exempt fron	n registration

Schedule G (Form 990 or 990 EZ) 2019 Education

84-1564926 Page **2**

 Part II
 Fundraising Events.
 Complete if the organization answered "Yes" on Form 990, Part IV, line 18, or reported more than \$15,000 of fundraising event contributions and gross income on Form 990-EZ, lines 1 and 6b. List events with gross receipts greater than \$5,000.

			(a) Event #1	(b) Event #2	(c) Other events	(d) Total events
				Wray Valentine's	None	(add col. (a) through
			Entrepreneur Event			col. (c))
e			(event type)	(event type)	(total number)	
Revenue	1	Gross receipts	250,800.	13,876.		264,676.
	2	Less: Contributions	176,987.	9,747.		186,734.
	3	Gross income (line 1 minus line 2)	73,813.	4,129.		77,942.
Direct Expenses	4	Cash prizes	10,150.			10,150.
	5	Noncash prizes				
	6	Rent/facility costs	18,264.			18,264.
irect E>	7	Food and beverages	35,198.	4,129.		39,327.
D	8	Entertainment				
	9	Other direct expenses	10,201.			10,201.
	10	Direct expense summary. Add lines 4 through				77,942.
	11	Net income summary. Subtract line 10 from li	ne 3, column (d)		►	0.

Part III Gaming. Complete if the organization answered "Yes" on Form 990, Part IV, line 19, or reported more than

\$15,000 on Form 990-EZ, line 6a.

Revenue		(a) Bingo	(b) Pull tabs/instant bingo/progressive bingo	(c) Other gaming	(d) Total gaming (add col. (a) through col. (c))
Rev	1 Gross revenue				
ses	2 Cash prizes				
xpens	3 Noncash prizes				
Direct Expenses	4 Rent/facility costs				
	5 Other direct expenses				
	6 Volunteer labor	└── Yes % └── No	Yes%	Yes%	
	7 Direct expense summary. Add lines 2 through	5 in column (d)			
	8 Net gaming income summary. Subtract line 7 f	from line 1, column (d)			
	Enter the state(s) in which the organization conduct a Is the organization licensed to conduct gaming act b If "No," explain:	tivities in each of these	states?		Yes No
	Were any of the organization's gaming licenses rev If "Yes," explain:			year?	Yes No

Sch	edule G (Form 990 or 990-EZ) 2019 Education	84-156	4926	Page 3
11	Does the organization conduct gaming activities with nonmembers?		Yes	No
	Is the organization a grantor, beneficiary or trustee of a trust, or a member of a partnership or other entity formed			
	to administer charitable gaming?		Yes	No No
13	Indicate the percentage of gaming activity conducted in:			
á	a The organization's facility		13a	%
	An outside facility		13b	%
	Enter the name and address of the person who prepares the organization's gaming/special events books and recor			
	Name Address			
15a	Does the organization have a contract with a third party from whom the organization receives gaming revenue?		Yes	No No
Ľ	o If "Yes," enter the amount of gaming revenue received by the organization ▶ \$ and the amo	unt		
	of gaming revenue retained by the third party ▶\$			
C	If "Yes," enter name and address of the third party:			
	Name			
	Address ►			
16	Gaming manager information:			
	Name			
	Gaming manager compensation > \$			
	5 5 <u> </u>			
	Description of services provided 🕨			
	Director/officer Employee Independent contractor			
17	Mandatory distributions:			
	Is the organization required under state law to make charitable distributions from the gaming proceeds to			
			Yes	No
ŀ	retain the state gaming license? Denter the amount of distributions required under state law to be distributed to other exempt organizations or spent		100	
	organization's own exempt activities during the tax year > \$	in the		
Pa	Int IV Supplemental Information. Provide the explanations required by Part I, line 2b, columns (iii) and (v)	and Par	t III lines (9h 10h
	15b, 15c, 16, and 17b, as applicable. Also provide any additional information. See instructions.	anara	,	, 00, 100,
				<u> </u>

	G (Form 990 or 990-EZ)	Education
Part IV	Supplemental Ir	nformation (continued)

		Young Americans Center for Financial		
hedule (a (Form 990 or 990-EZ) Supplemental Info	Education	84-1564926	Page 4

SCHEDULE J (Form 990)		Compensation Information For certain Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees		OMB No. 1545-0047		
	tment of the Treasury	Attach to Form 990.	Open t	o Publi ection	IC	
-	ternal Revenue Service Go to www.irs.gov/Form990 for instructions and the latest information. Jame of the organization Young Americans Center for Financial E		Employer identification number			
INCI	le of the organizatio	Education	84-1564926			
Pa	rt I Question	s Regarding Compensation	04 1304920			
	action account			Yes	No	
1a	Check the appropr	ate box(es) if the organization provided any of the following to or for a person listed on Form	990	165	NO	
Ia		line 1a. Complete Part III to provide any relevant information regarding these items.	550,			
	First-class or d					
	Travel for com					
		ation and gross-up payments I Health or social club dues or initiation fees				
		spending account Personal services (such as maid, chauffeu				
h	If any of the boxes	on line 1a are checked, did the organization follow a written policy regarding payment or				
5	•	provision of all of the expenses described above? If "No," complete Part III to explain	1b			
2		n require substantiation prior to reimbursing or allowing expenses incurred by all directors,				
-		rs, including the CEO/Executive Director, regarding the items checked on line 1a?	2			
	trustees, and onlee					
3	Indicate which if a	ny, of the following the organization used to establish the compensation of the organization's				
Ũ		ector. Check all that apply. Do not check any boxes for methods used by a related organization				
		ation of the CEO/Executive Director, but explain in Part III.				
	X Compensation					
		compensation consultant				
		ther organizations X Approval by the board or compensation or	ommittee			
			Jiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii			
4	During the year, did	any person listed on Form 990, Part VII, Section A, line 1a, with respect to the filing				
•	organization or a re					
а	•	e payment or change-of-control payment?	4a		х	
b		ceive payment from, a supplemental nonqualified retirement plan?			Х	
С		ceive payment from, an equity-based compensation arrangement?			х	
		nes 4a-c, list the persons and provide the applicable amounts for each item in Part III.				
	,	, , , , , , , , , , , , , , , , , , , ,				
	Only section 501(:)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.				
5		on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensatio	n			
	contingent on the r					
а	•		5a		х	
b	Any related organiz	ation?	5b		х	
		or 5b, describe in Part III.				
6	For persons listed	on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensatio	n			
	contingent on the r					
а	•	~	6a		х	
b	Any related organiz	ation?	6b		Х	
		or 6b, describe in Part III.			_	
7		on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments				
		nes 5 and 6? If "Yes," describe in Part III			х	
8		reported on Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the				
•	•	ption described in Regulations section 53.4958-4(a)(3)? If "Yes," describe in Part III			х	
9		id the organization also follow the rebuttable presumption procedure described in				
-		n 53.4958-6(c)?	9			
		eduction Act Notice, see the Instructions for Form 990.	Schedule J (For			

84-1564926

Schedule J (Form 990) 2019 Part II Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees. Use duplicate copies if additional space is needed.

Education

For each individual whose compensation must be reported on Schedule J, report compensation from the organization on row (i) and from related organizations, described in the instructions, on row (ii). Do not list any individuals that aren't listed on Form 990, Part VII.

Note: The sum of columns (B)(i)-(iii) for each listed individual must equal the total amount of Form 990, Part VII, Section A, line 1a, applicable column (D) and (E) amounts for that individual.

		(B) Breakdown of W-2 and/or 1099-MISC compensation ((C) Retirement and other deferred	(D) Nontaxable	(E) Total of columns	(F) Compensation	
(A) Name and Title		(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation	compensation	benefits	(B)(i)-(D)	in column (B) reported as deferred on prior Form 990	
(1) Richard Martinez Jr.	(i)	69,124.	16,100.	0.		4,975.		0	
President & CEO, Treasurer	(ii)	138,455.	32,250.	0.	3,168.	9,966.	183,839.	0	
	(i)								
	(ii)								
	(i)								
	(ii)								
	(i)								
	(ii)								
	(i)								
	(ii)								
	(i)								
	(ii)								
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	(ii)								
	(i)								
	(ii)								
	(i)								
	(ii)							 	

Schedule J (Form 990) 2019

Education

Page 3

Part III Supplemental Information

Provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 3, 4a, 4b, 4c, 5a, 5b, 6a, 6b, 7, and 8, and for Part II. Also complete this part for any additional information.

Schedule J (Form 990) 2019

SCHEDULE O

(Form 990 or 990-EZ)

Department of the Treasury Internal Revenue Service Name of the organization

Supplemental Information to Form 990 or 990-EZ Complete to provide information for responses to specific questions on

Form 990 or 990-EZ or to provide any additional information. ► Attach to Form 990 or 990-EZ. ► Go to www.irs.gov/Form990 for the latest information. Young Americans Center for Financial



Employer identification number 84-1564926

Form 990, Part I, Line 1, Description of Organization Mission:

Education

Young Americans Center for Financial Education is committed to

developing the financial literacy of young people through real-life

experiences and hands-on programs purposefully designed to enable them

to prosper in the free enterprise system. Since 1989, more than 797,030

youth have benefited from these nonprofit programs that build life

skills, work skills, and financial self-sufficiency.

Form 990, Part III, Line 4d, Other Program Services:

YouthBiz Marketplace provides a forum where youth can sell their unique

handmade products or services to the public twice a year, in winter and

spring. YouthBiz Stars, a celebration of young entrepreneurs, is a

Colorado business competition for 6-21 year-old entrepreneurs. Young

Americans Center for Financial Education's program Spark Change, a

school-based service learning program, ran in 6 schools during 2019. In

addition, the organization also conducted a variety of community

outreach programming including Money Matters classes, tours and

presentations. Rural Young Americans Center for Financial Education,

LLC in Wray, Colorado offers Rural Young AmeriTowne to schools in

eastern Colorado and across the borders of Kansas and Nebraska. In

2019, 1,168 students participated in Rural AmeriTowne. In addition,

Young Americans Center for Financial Education runs weekly day camps

throughout the summer. Themes for the camps include personal finance

and banking, free enterprise, global economics and entrepreneurship.

Summer camp participation was 1,121 youth in 2019.

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ. 932211 09-06-19

Schedule O (Form 990 or 9 Name of the organization	Young Americans Center for Financial		Page 2
	Education		84-1564926
Expenses \$ 366,344.	including grants of \$ 0. Revenue \$	345,648.	
Form 990, Part VI, S	ection B, line 11b:		
The Center engages a	n accounting firm to prepare the 990.	Management works	
closely with the fir	m during the preparation and provides	various	
schedules. A draft i	s provided to management, who conducts	a review and	
verifies that the in	formation in the return is consistent	with	
organizational recor	ds. After management's review is compl	eted, the draft	
990 is provided to t	he Board of Directors for review. The	Board of	
Directors reviews it	and any questions identified are reso	lved. Once the	
Board is satisfied w	ith the draft return, a member of the	Board provides a	
summary of the retur	n and highlights any relevant or signi	ficant items. The	
Board then has the a	bility to raise any additional questio	ns. Once the	
Board is satisfied,	the draft 990 is then approved and pro	vided in final	
form to management,	signed and submitted to the Internal R	evenue Service.	
Form 990, Part VI, S	ection B, Line 12c:		
The Center's conflic	t of interest policy requires that the	Board and key	
employees disclose a	ny conflicts annually. The annual disc	losure forms are	
obtained and reviewe	d by the Secretary of the Board who ma	kes a summary of	
any disclosed confli	cts. Annually, the Board reviews and	approves any	
relevant conflicts.	The organization is small enough and t	he Board and key	
employees are well v	ersed in the conflict rules, that an a	nnual	
review/disclosure ha	s been deemed sufficient. Annually, ea	ch employee of	
the organization rec	eives a copy of the policy and also su	bmits a conflict	
of interest disclosu	re form. The organization's executive	management has a	
heightened awareness	and ability to identify conflicts and	ensure that the	
policy is complied w	ith (e.g., looks for possible conflict	s with new	
932212 09-06-19		Sch	edule O (Form 990 or 990-EZ) (2019

Schedule O (Form 990 or 990-EZ) (2019) Name of the organization Young Americans Center for Financial	Page 2
Name of the organization Young Americans Center for Financial Education	Employer identification number 84-1564926
vendors). Additionally, the Secretary of the Board has been assigned	
venderby: Indictionality, the besteary of the board has been abbighed	
responsibility for ensuring that all of the forms are obtained and reports	
to the CEO when that has been accomplished, and provides a summary of	
conflicts, if any.	
Form 990, Part VI, Section B, Line 15:	
15a. The Executive Committee is responsible for reviewing and recommending	
changes related to the CEO/President's compensation. Annually, the	
Executive Committee completes a review (which is provided to the full	
Board) and recommends compensation adjustments to the full Board. The full	
Board discusses and approves the review and recommendation. All activities	
are documented in the Executive Committee minutes. The salary adjustment is	
not made in the payroll system until the Board's approval has been	
obtained. In determining the appropriate compensation range, adequate	
comparability data is obtained from the Employer's Council. Periodically,	
the ranges for all of the positions in the organization undergo an external	
review for appropriateness. The management team/key employees are the same	
for Young Americans Education Foundation, Young Americans Center for	
Financial Education and Young Americans Bank (which is an FDIC insured bank	
for individuals under the age of 22 whose purpose is to educate children on	
banking products). Due to the significant regulatory side of the banking	
business, the CEO of Young Americans must have a background in both banking	
and non-profit management. As such, the appropriate range for the	
CEO/President is a blend of CEO salaries for banks and non-profits. The	
Executive Committee reviewed all of the salary ranges (including the CEO's)	
for appropriateness during the annual review conducted in December.	

15b. The CEO/President is responsible for the evaluation and salary

Schedule O (Form 990 or 990-EZ) (2019) Name of the organization Young Americans Center for Financial	Employer identification number
Education	84-1564926
recommendations for the vice presidents (including the Treasurer/VP of	
Finance and the Secretary/VP of Bank). Again, adequate comparability data	
is obtained from the Employer's Council. The table is provided to the	
CEO/President and approved by the Executive Committee. The CEO/President	
conducts the annual review of the Vice Presidents and makes salary	
recommendations consistent with the salary tables, which are approved by	
the Executive Committee.	
Form 990, Part VI, Section C, Line 19:	
The organization's governing documents, conflict of interest policy, and	
financial statements are made available to the public upon request. Each	
year, a packet is prepared which includes the relevant information and is	
distributed when requested.	
Form 990, Part XII, line 2c	
The process has not changed from the prior year.	
Form 990, Part VI, Section A, Lines 1a and 1b,	
The difference in the number of voting and independent board members	
relates to the President/CEO. Per the 990 instructions, members who	
receive compensation from the organization or from related	
organizations are not considered independent. Because the	
President/CEO is a salaried position, by definition he is not	
considered independent.	
Form 990, Part III, Statement of Program Service Accomplishments	

Schedule O (Form 990 or 990-EZ) (2019) Name of the organization Young Americans Center for Financial Education	Employer identification number 84-1564926
Young AmeriTowne, require a large amount of space to operate. Young	
Americans Education Foundation (the Foundation), a related entity, owns	
the three buildings that the Center uses to run the programs. The	
buildings are located in Denver, Lakewood and Wray, Colorado. The	
Foundation provides the spaces at no cost to the Center. In addition,	
the Center receives donated space from third parties to operate the On	
the Road program. As such, the Center has recognized in-kind rent in	
the 2019 audited financial statements totaling \$1,191,185 for the free	
use of facilities. However, this in-kind revenue and expense is	
excluded on the tax return.	
Form 990, Part V, Line 2a	
Young Americans Education Foundation acts as a common paymaster for	
certain employees who allocate their time amongst more than one related	
entity. The number of W-2s reported on Form 990, Part V, line 2a	
include the number of employees who worked solely for the Center plus	
the number of Foundation employees allocated to the Center.	
Form 990, Part VII, Section A	
The Treasurer and the Secretary of the Board are considered officers of	
the Organization according to the bylaws; however, they have no voting	
rights and are therefore excluded from the count of voting members of	
the governing body on Form 990, Part I, Line 3.	

SCH	EDULE R

(Form 990)

Related Organizations and Unrelated Partnerships

Complete if the organization answered "Yes" on Form 990, Part IV, line 33, 34, 35b, 36, or 37.

Attach to Form 990.

OMB No. 1545-0047

Department of the Treasury Internal Revenue Service						
Name of the organizati	ON Young Americans Center for Financial	Employer id	lentification number			
	Education	84-1564	926			

Part I Identification of Disregarded Entities. Complete if the organization answered "Yes" on Form 990, Part IV, line 33.

(a)	(b)	(c)	(d)	(e)	(f)
Name, address, and EIN (if applicable)	Primary activity	Legal domicile (state or	Total income	End-of-year assets	Direct controlling
of disregarded entity		foreign country)			entity
Rural Young Americans Center for Financial					
	Financial education in				
Denver, CO 80206	rural areas	Colorado	198,149.	434,747.	N/A
	1				

Part II Identification of Related Tax-Exempt Organizations. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related tax-exempt organizations during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public charity status (if section	(f) Direct controlling entity	contr	3) 512(b)(13) rolled ity?
				501(c)(3))		Yes	No
Young Americans Education Foundation -	private operating						
74-2513428, 3550 E. 1st Ave., Denver, CO	foundation, landlord, and						
80206	funder	Colorado	501(c)(3)	PF	N/A		х
	-						
	-						
	-						

For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule R (Form 990) 2019 Education

	(b)	(c)	(d)		(e)		(f)		(g)	(h	I)	(i)		(j)	(k)
Name, address, and EIN of related organization	Primary activity	Legal domicile (state or foreign	Direct controlling entity	Predominant income (related, unrelated, excluded from tax under		Share of total income				r		Code V-UBI amount in box 20 of Schedule K-1 (Form 1065)	ov In	nanaging	Percenta ownersh
		country)		sections	s 512-514)					Yes	No	K-1 (Form 10	65) Y	es No	
	-														
	_														
	-														
	_														
	-														
art IV Identification of Related Ou organizations treated as a co	rganizations Taxable	e as a Corpo	pration or Trust. Co vear.) mplete if t	he organizati	ion ansv	wered "Yes	s" on Fo	rm 990, P	art IV,	line 34	l 1, because it h	ad or	ne or me	ore relate
(a)			(b)	(c)	(d)		(e)		(f)		(g)		(h)	(i)
Name, address, and I of related organization		Primary activity		egal domicile (state or foreign	Direct cont entity	ntrolling Type of ty (C corp,		f entity S corp, Share of total income		e	Share of P end-of-year c	Perce	ercentage wnership	(i) Section 512(b)(13 controlled entity?	
				country)		or trus		JST)			assets				Yes N
ung Americans Bank - 84-105	6229				Young										
50 E. 1st Ave. nver, CO 80206		Bank			Americans Educational							0			
		Bank					C CORP			C).	0.		.00%	X
		Bank					C CORP			0).	0.		.00%	
50 E. 1st Ave. enver, CO 80206		Bank					C CORP					0.		.00%	
		Bank					C CORP			().	0.		.00%	
		Bank					C CORP					0.		.00%	
		Bank					C CORP). 	0.		.00%	

Young Americans Center for Financial

Schedule R (Form 990) 2019 Education

Part V Transactions With Related Organizations. Complete if the organization and	nswered "Yes" on Forr	n 990, Part IV, line 34, 35b	, or 36.			
Note: Complete line 1 if any entity is listed in Parts II, III, or IV of this schedule.					Yes	No
1 During the tax year, did the organization engage in any of the following transaction	ons with one or more r	elated organizations listed	in Parts II-IV?			
a Receipt of (i) interest, (ii) annuities, (iii) royalties, or (iv) rent from a controlled ent	tity	-		1a		х
b Gift, grant, or capital contribution to related organization(s)				1b		X
c Gift, grant, or capital contribution from related organization(s)				1c		X
d Loans or loan guarantees to or for related organization(s)				1d		X
e Loans or loan guarantees by related organization(s)				1e		X
f Dividends from related organization(s)				1f		x
g Sale of assets to related organization(s)				1g		х
h Purchase of assets from related organization(s)				1h		X
i Exchange of assets with related organization(s)				1i		X
j Lease of facilities, equipment, or other assets to related organization(s)				1j		X
k Lease of facilities, equipment, or other assets from related organization(s)				1k	х	
I Performance of services or membership or fundraising solicitations for related or				11		х
m Performance of services or membership or fundraising solicitations by related or				1m		Х
n Sharing of facilities, equipment, mailing lists, or other assets with related organiz				1n	Х	
o Sharing of paid employees with related organization(s)				10	Х	
p Reimbursement paid to related organization(s) for expenses				1p	х	
q Reimbursement paid by related organization(s) for expenses				1q		X
r Other transfer of cash or property to related organization(s)				1r		x
s Other transfer of cash or property from related organization(s)				1s		X
2 If the answer to any of the above is "Yes," see the instructions for information or	n who must complete t	his line, including covered	relationships and transaction thresholds.			
(a) Name of related organization	(b)	(c) Amount involved	(d) Mothed of determining amount invo	hund		

	(a) Name of related organization	(b) Transaction type (a-s)	(c) Amount involved	(d) Method of determining amount involved
(1)				
(2)				
(3)				
<u>(4)</u>				
(5)				
(6)				

84-1564926

Page 3

Young Americans Center for Financial

Schedule R (Form 990) 2019 Education

Part VI Unrelated Organizations Taxable as a Partnership. Complete if the organization answered "Yes" on Form 990, Part IV, line 37.

Provide the following information for each entity taxed as a partnership through which the organization conducted more than five percent of its activities (measured by total assets or gross revenue) that was not a related organization. See instructions regarding exclusion for certain investment partnerships.

(a)	(b)	(c)			2	(f)	(g)	()	ח)	(i)	(j		(k)
Name, address, and EIN	Primary activity	Legal domicile	Predominant income	Are Are partner 501 (c orgs	all	Share of	Share of		opor-	Code V-UBI	Gener	ral or	Percentage
of entity	· · · · · · · · · · · · · · · · · · ·	(state or foreign	(related, unrelated,	501 (c	c)(3)	total	end-of-year	Dispr tior alloca	naite tions?	amount in box 20	mana partr	ging her?	ownership
		country)		Yes		income	assets	Yes	No		Yes	NO	
	-												
	-												

Schedule R (Form 990) 2019

Schedule R (Form 990) 2019 Educat Part VII Supplemental Information

Provide additional information for responses to questions on Schedule R. See instructions.

Part IV, Identification of Related Organizations Taxable as Corp or Trust:

Name of Related Organization:

Young Americans Bank

Direct Controlling Entity: Young Americans Educational Foundation

(Rev. January 2020)

Application for Automatic Extension of Time To File an Exempt Organization Return

Department of the Treasury Internal Revenue Service File a separate application for each return.

Go to www.irs.gov/Form8868 for the latest information.

Electronic filing (e-file). You can electronically file Form 8868 to request a 6-month automatic extension of time to file any of the forms listed below with the exception of Form 8870, Information Return for Transfers Associated With Certain Personal Benefit Contracts, for which an extension request must be sent to the IRS in paper format (see instructions). For more details on the electronic filing of this form, visit *www.irs.gov/e-file-providers/e-file-for-charities-and-non-profits.*

Automatic 6-Month Extension of Time. Only submit original (no copies needed).

All corporations required to file an income tax return other than Form 990-T (including 1120-C filers), partnerships, REMICs, and trusts must use Form 7004 to request an extension of time to file income tax returns.

	Name of exempt executivation or other files, and instrum	Toypoyo								
Type or print	Name of exempt organization or other filer, see instruct Young Americans Center for Financial	Taxpaye	axpayer identification number (TIN)							
print	Education		84-1564926							
File by the due date for	Number, street, and room or suite no. If a P.O. box, see instructions.									
filing your	3550 East First Avenue									
return. See instructions.	City, town or post office, state, and ZIP code. For a foreign address, see instructions.									
	Denver, CO 80206	-								
Enter the	Return Code for the return that this application is for (file	e a separa	ate application for each return)			0 1				
Application			Application			Return				
Is For			Is For			Code				
Form 990 or Form 990-EZ			Form 990-T (corporation)		07					
Form 990-BL		02	Form 1041-A			08				
Form 4720 (individual)		03	Form 4720 (other than individual)		09					
Form 990-PF		04	Form 5227		10					
Form 990-T (sec. 401(a) or 408(a) trust)			Form 6069							
Form 990-T (trust other than above)			Form 8870	12						
	Lauren Brozinski									
	ooks are in the care of 3550 East First Avenue	e – Denv								
	one No. 303-320-3217		Fax No. 303-320-6507							
	organization does not have an office or place of business									
Г	s for a Group Return, enter the organization's four digit (
box 🕨 🗋]. If it is for part of the group, check this box \blacktriangleright	and atta	ach a list with the names and TINs o	f all memb	pers the extension	is for.				
		N h	- 16 2020							
1 I request an automatic 6-month extension of time until November 16, 2020 , to file the exempt organization return for										
	organization named above. The extension is for the orga	anizations	s return for:							
	∑ calendar year <u>2019</u> or tax year beginning		d and ing							
		, an								
2 If th	e tax year entered in line 1 is for less than 12 months, cl	hook roop	on: 🗌 Initial return	Final retur						
2 11 11	\Box Change in accounting period	HECK IEas		i inai retui						
3a If th	is application is for Forms 990-BL, 990-PF, 990-T, 4720,	or 6069	enter the tentative tax less		1					
	nonrefundable credits. See instructions.	3a	\$	0.						
	is application is for Forms 990-PF, 990-T, 4720, or 6069		,							
	mated tax payments made. Include any prior year overp	3b	\$	Ο.						
using EFTPS (Electronic Federal Tax Payment System). See instructions.				3c	\$	0.				
	If you are going to make an electronic funds withdrawal			453-EO a	nd Form 8879-EO	for payment				
instruction	ns.									

LHA For Privacy Act and Paperwork Reduction Act Notice, see instructions.

Form 8868 (Rev. 1-2020)