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Young Americans

CENTER FOR FINANCIAL EDUCATION.

3550 E. First Ave. • Denver, CO 80206

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YOUNG AMERICANS CENTER FOR FINANCIAL EDUCATION

From our President & CEO

By Richard E. Martinez, Jr.

Young Americans Center is committed to providing youth with high quality, experiential learning opportunities, fostering financially successful citizens, consumers and business leaders.

In support of this vision, a new version of the flagship educational program, Young AmeriTowne, was launched to reach students in rural areas. Presented by CoBank, On the Road (OTR) brought its financial literacy program to students in Pueblo, Grand Junction, Northern Colorado, and Durango.

Building on this success, we debuted a second version of OTR in January. Sponsored by KeyBank, this program served 2,530 students from smaller, low-income schools in the Denver metro area. More youth can learn the basics of business, micro-economics and free enterprise in a fun and hands-on way. Talk about impact!

To expand entrepreneur experiences, another important goal, Young Americans acquired a local

nonprofit, YouthBiz. YouthBiz was created in 1992 during a summer with record numbers of youth violence in the heart of Denver's Five Points community. Most participants served by the YouthBiz program face academic, social and/or economic barriers to success.

Building off the 'Guiding Principles' established by our Founder Bill Daniels, opportunities for expanded community reach will enable us to serve thousands more youth each year!

I thank you for your continued support over the past year. **Every time I interact with one of our participants, I see the difference that you make in their lives.** Please enjoy the stories of accomplishment included in this report and know they happen because of you. Thank you for your investment in our work and, most important, the investment in these young people!

Celebrating
25 years
of Young
AmeriTowne!



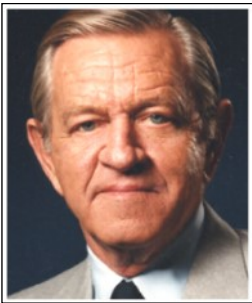
Young Americans

CENTER FOR FINANCIAL EDUCATION.

ABOUT US

Young Americans Center for Financial Education is a nonprofit organization committed to developing the financial literacy of young people, up to age 22, though real-life experiences and hands-on programs. We fulfill our mission by offering programs that complement and reinforce each other to build life skills, work skills, and financial self-sufficiency. These include Young AmeriTowne, International Towne, Money Matters classes, YouthBiz Startup, summer camps, and more.

In addition, Young Americans houses the only real bank in the world for young people, Young Americans Bank, which shares the same education mission of teaching children to be financially responsible.



“Kids who learn early about simple economics, banking and personal finance have a huge head start on their peers and will become more financially aware as adults.”
~ Bill Daniels

FUN FACT: PHILANTHROPY

In the Young AmeriTowne curriculum, students receive hands-on training and experience with philanthropy. Students may contribute their Young AmeriTowne dollars to six different charities, choosing to donate rather than to buy an extra toy or treat. The Youth Advisory Board and Jefferson Youth Leadership select the charities through a rigorous process each year. This school year, student-citizens donated **\$155,819.18 AmeriTowne dollars**, a portion of which is matched by the Schlessman Family Foundation or the Community First Foundation. Philanthropy comes to life in Young AmeriTowne!

Congressman Perlmutter poses with Young AmeriTowne Mayor Ava Gravina from Blue Heron Elementary



YouthBiz Pitches Impress
Pen that corrects writing takes first for Young Entrepreneurs

In February, through a partnership with Colorado UpLift, students from four , low-income Denver Public Middle Schools participated in our brand new YouthBiz StartUp Program. A finalist from each school pitched their business idea at the culminating competition:

- Smarty Pen, Hill Campus of Arts and Science
- Safety Security Jewelry, West Generation Academy
- Spillow, West Leadership Academy
- Biz Wiz Pillow, Skinner Middle School.

Each team had five minutes to pitch their idea to our panel of volunteer judges— business leaders from the

community. After a difficult deliberation, judges awarded an overall winner: congratulations to Smarty Pen for taking first place!

Thank you to our judges: Paul Door, Equity Partner (Retired), Enduring Resources; Ivan Anaya, Principal, Astucia Development; Karrie Fletcher, Senior Vice President, Alpine Bank; and Matt Ward, Assistant SCS Supervisor, Amica Mutual Insurance Company.

This partnership was created with great thanks to the leadership at Alpine Bank. Thank you to everyone for your support and commitment to these aspiring entrepreneurs!



Student business team “Smarty Pen” faced steep competition from three other teams, but ended up winning the YouthBiz Pitch contest.

Perlmutter Celebrates Financial Literacy Month at Young AmeriTowne

Students and staff were honored to host Congressman Ed Perlmutter on April 6, 2016 at Young AmeriTowne Belmar. April is Financial Literacy Month, and Congressman Perlmutter's visit emphasized the importance of teaching young people how to be successful, financially-wise adults. Thank you to the amazing staff at Blue Heron Elementary for helping to make this day a huge success!

Celebrating 25 Years of Young AmeriTowne

With simple beginnings as a week-long summer camp in a University of Denver cafeteria, Young AmeriTowne is now a state-wide program reaching 40% of Colorado 5th graders every year! Through the Young AmeriTowne program, students learn the skills needed to run their own Towne for a day: supply and demand, budgeting, philanthropy, banking, and work readiness.

As we finish our 25th year of providing this award-winning program, we want to thank the thousands of teachers, volunteers, donors, sponsors and students who have made this program such a success. Karah, a citizen from Lakewood writes, "I think it will help me later in life because now I know how to budget money, write checks, and how to be responsible with money. Thanks!" We appreciate you!



Summer Camp Donors Helped EZ Make Connections

At the 2015 Celebration for Young Entrepreneurs, a summer camp participant and event speaker reflected on his time at Young American’s summer camp program.

“I am Ezekiel, but you can call me EZ. This summer, I was one of a thousand Young Americans’ campers. I did two camps: Young AmeriTowne at Belmar and Be Your Own Boss. To tell you the truth, I was only going to do one camp. But I had so much fun, I learned so much, and I made so many friends that I came back for a second camp!

What you should also know is that Young Americans was so supportive of me and my family that they gave me a scholarship to participate in both of the camps. Thank you for believing in me!”

JOIN US AT OUR MAIN EVENT



Thursday, September 22, 2016

Recognize outstanding youth entrepreneurs and advance award winning youth financial literacy programs at our annual Celebration for Young Entrepreneurs gala. Tickets and table sponsorships available, starting at \$250 at yacenter.org/events.

SUPPORT YOUNG LEARNERS

Thanks to our generous supporters:

- Schools pay only 40% of program costs for our AmeriTowne and International Towne programs
- No school in need of financial aid has ever been turned away
- Young Americans Center offers camp scholarships to deserving participants every summer

Thousands of young people participate in FUNancial education thanks to you. Join us! Visit yacenter.org/take-action for details.

CONNECT WITH US

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Adventures of Young AmeriTowne On the Road

The portable version of our award-winning Young AmeriTowne program, On the Road, traveled all across the state last year! Visits included Centennial, Grand Junction, Greeley, Pueblo, Lakewood, and Durango. We are proud to announce that 5,287 students have participated in the program since it’s inception in October, 2014.

Our latest trip to Durango in May was a huge success. We'd like to give a special thanks to the nine 9-R Durango elementary schools that attended with their 365 students and their teachers and parent volunteers, to our sponsors CoBank, Alpine Bank Durango, the Durango Education Foundation, Bank of Colorado Durango, and finally to the amazing staff that provided an exceptional experience to this outstanding community.



Highlights from the two-week visit included a visit from the Mayor of Durango, Christina Rinderle, who participated in the ribbon-cutting ceremony with her stepson, who was the Mayor of AmeriTowne.

Chris Myklebust, Bank Commissioner from the Department of Regulatory Agencies, also stopped by and passed out erasers to remind students not to be afraid to make mistakes.

Young Americans hosted an Open House for community members and

supporters, and a student working in the TV Station became the highlight of the evening when he explained why using a checkbook register is the most accurate way to know how much money is in your checking account.

With two versions of On the Road now fully operational, presented by our partners at CoBank and KeyBank, Young Americans Center plans to serve even more remote communities, small schools, and low-income populations throughout Colorado and Metro Denver in 2016.

*“AmeriTowne On the Road ignited an enthusiasm for real-life skills that my students hadn't been exposed to within their regular classroom setting. Students were **excited to challenge** themselves, and **scarcely realized they were learning**. Applicable skills, including budgeting, marketing, communication, and handling stress, were experienced in a guided, entertaining experience. Chris O'Reilly and his team skillfully navigated the diverse abilities of my class, and provided a scaffolded learning experience for all students.”*

—Stephanie Snitselaar, Needham Elementary
Durango School District 9R



Young AmeriTowne On the Road citizens hold their “real” debit cards compliments of Vantiv.

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- Richard Martinez, Jr., Young Americans Center for Financial Education
- Debbie Meyers, Bank Strategies, LLC
- David Pass, CoBiz Financial
- Scott Simon, Fire and Police Pension Association of Colorado
- Joe Van Haselen, First National Denver

Youth Advisory Board

The Youth Advisory Board is comprised of middle and high school teenagers, who serve a one-year term on the board. They meet monthly and learn about banking, business, nonprofits, philanthropy, and leadership, while providing a youth perspective to the adult board and management.

- Grace Romer, Co-Chair
- Kirk Zieser, Co-Chair
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- Ben Roswell
- Colette Martinez
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Young Americans Center for Financial Education

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YouthBiz Board of Managers

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- Madison Carter, Morgan Stanley
- Brian Egan, Evolve Vacation Rental Networks
- Michael Gersack, Xcel Energy
- Richard Martinez, Jr., Young Americans Center for Financial Education
- David Wolf, Wolf Asset Management Corporation



Family of Programs



“What I did at AmeriTowne can help me later in life because later I will have to do checks and do my work every day.”
—Jadzuel, Bradley Elementary, Age 12
One of 26,739 Young AmeriTowne participants



“I learned to try even if you feel like giving up...if you give up, you’ll never know what you might have been able to accomplish.”
—Cheyenne, Age 15
One of 174 YouthBiz programming participants



“I learned how to be smart using money, credit cards, and a passport.”
—Addison, Eagle Valley Middle School, Age 12
One of 10,418 International Towne participants



“I [have] a great time selling lemonade, learning about entrepreneurship, financial literacy, helping a few charities and making some money. I even got to buy the Lego Star Wars Death Star – how cool is that!”
—Jack, Founder & CEO of Jack’s Stands, Age 10
2015 Celebration for Young Entrepreneurs Finalist helping to raise \$230,000 to support our programs



“I enjoy putting smiles on customer’s faces.”
—Garrett, Age 14
One of 228 YouthBiz Marketplace participants

678,302 youth joined us in 2015

