



2016 Annual Report

READY

for the Real World



Young Americans
CENTER FOR FINANCIAL EDUCATION®

From the President & CEO

Building off the ‘Guiding Principles’ established by our founder Bill Daniels, Young Americans Center for Financial Education continues to equip Colorado’s 21st century learners with the tools and resources necessary to be ready for the real world. Our hands-on programs and real-life experiences build life skills, work skills and financial self-sufficiency in more than 61,000 youth every year. The past year has been a year of continued growth, as we’ve expanded outreach efforts to reach thousands more.

Young AmeriTowne On the Road brought financial literacy to students in Pueblo, Grand Junction, Fort Collins, Durango and the Denver metro area. With two versions up and running, more than 31,000 students participated in an AmeriTowne program last year, a true legacy that is now reaching a second generation of participants.

Strategic efforts to empower youth to think creatively and build new businesses are working. Our expanded YouthBiz entrepreneurial programming engages more youth, particularly those facing academic, social and/or economic barriers to success. Our new YouthBiz Out of the Box program provides real-world business experience for middle school students.



We also continue to innovate our award-winning programs. International Towne increasingly utilizes technology to support program curriculum and make information more accessible to teachers and students.

Finally, this year we launched Spark Change, a service learning and leadership development program, offering students the chance to decide how they want to make a difference in their community.

Young Americans’ efforts to teach youth the basics of business, economics and free enterprise will ensure that today’s young people are prepared to lead tomorrow. On behalf of the staff, Boards and the youth we serve, thank you for your support.

Richard E. Martinez, Jr.
President and CEO

Richard E. Martinez, Jr., President and CEO of Young Americans Center and Young Americans Bank, addresses 5th graders in Young AmeriTowne

Boards of Directors

Young Americans Bank Board of Directors

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- Shawn Cole, Bank of the West
- Jeb Dickey, Daniels Fund
- Norm Franke, Alpine Bank
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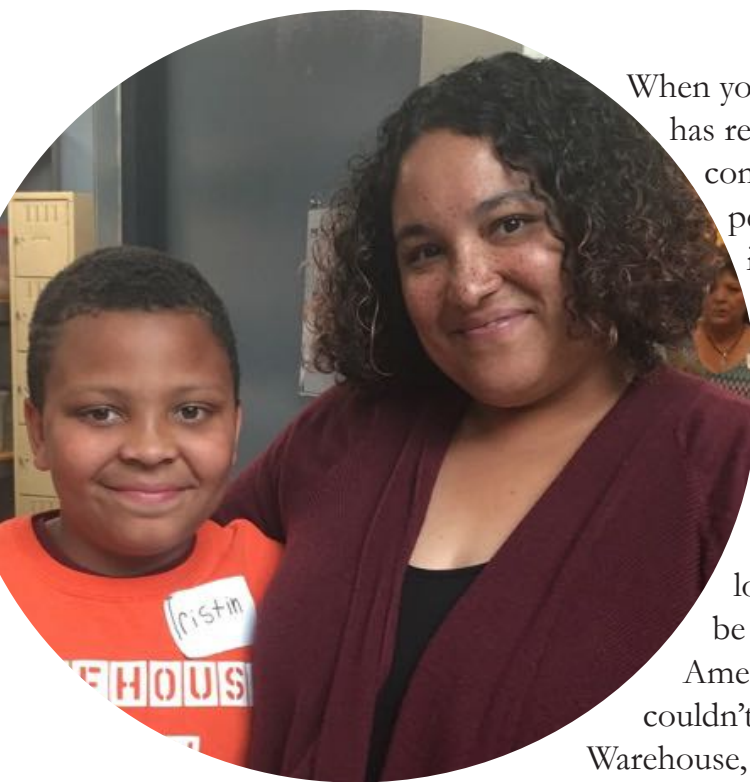


Youth Advisory Board

- Aliyah Fard, Co-Chair, 11th Grade, Colorado Academy
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- Amelia Christensen, 9th Grade, Sky View Academy
- Sydney Cross-Watts, 9th Grade, Regis Jesuit High School
- AJ Hammerstein, 10th Grade, East High School
- Nyla Higgs, 9th Grade, Vista Academy
- David Hirschhorn, 10th Grade, Fairview High School
- Kristoff Kerr, 9th Grade, Denver Academy
- Amanda Lam, 10th Grade, D’Evelyn High School
- Brigid McNamara, 9th Grade, George Washington High School
- Wilson Murane, 11th Grade, East High School
- Jazmin Peña, 11th Grade, Rangeview High School
- Evelese Reyes, 12th Grade, Cherry Creek High School
- Jack Ryan, 8th Grade, Logan School for Creative Learning
- Mollie Sabo, 12th Grade, Dakota Ridge High School
- Weston Schroeder, 10th Grade, Mountain Vista High School
- Kai Suematsu, 11th Grade, George Washington High School

Young AmeriTowne: A hands-on lesson in free enterprise

AmeriTowne alum now a parent volunteer



When you hear that Young AmeriTowne began in 1990 or that it has reached more than 400,000 young people, it's hard to fully comprehend the impact of the program. To put things in perspective, 26 years of AmeriTowne means the program is now reaching a second generation.

A recent parent volunteer, Jamie, attended AmeriTowne herself as a fifth grader. Over 20 years after she first set foot in Towne square, she said, "Young AmeriTowne is amazing. I truly enjoyed my experience as a fifth grader years ago, and each time I come it gets better and better. These are life-long lessons and experiences here. I'm so proud to be a part of it!" Jamie's son Tristin had heard all about AmeriTowne from his mother and older brother, and couldn't wait to participate himself. An employee of the Warehouse, Tristin delivered all the products sold in Towne and engraved dog-tags to fulfill customer orders.

Remarkably, this story is not unique. More and more adults attended the program, and continued expansion of AmeriTowne will make this experience even more common. Someday, Tristin may even volunteer with his own children in Towne, ensuring they, too will be ready for the real world.

International Towne: A hands-on lesson in global economics

What moves you?

When students are truly interested in what they are doing, the best learning occurs. The International Towne program embodies this principle by offering students a wide array of jobs and responsibilities that cater to all different learning styles.

Take the country of India, as an example. Citizens working there create a documentary film around the theme, "What moves you?" They prepare a storyline, interview students and edit footage, perfect tasks for students interested in media and digital arts.

Singapore's roles, on the other hand, appeal to students interested in finance. Clerks distribute student salaries and Tellers exchange currency and collect credit card payments. In fact, at least 75% of the students must pay their credit card bill for Singapore to have a positive balance of payments.

This one-of-a-kind program engages middle school students and prepares them for a role in today's global economy.



In 2016, Young AmeriTowne educated:

31,514 students from **374 schools** representing **14% growth**

62% of 5th graders in Denver
45% of 5th graders in Colorado

10,619 low income students, or one third of all participants

Since inception, **405,671 students** have participated in Young AmeriTowne or AmeriTowne On the Road.

In 2016, International Towne educated:

11,523 students from **89** public, private, charter and home schools, representing **11% growth**

3,809 low income students, or one third of all participants

Since the grand opening of International Towne in 2002, **117,070 students** have participated in the school-based program.

YouthBiz: Life lessons through entrepreneurship

YouthBiz starts a new chapter: growing beyond Five Points

In 1992, after a summer of record youth violence in Denver, eight young people joined forces with a community leader to create a solution—YouthBiz. Their goal was to advance the social and economic prosperity of youth through the study and practice of entrepreneurship.

Since those noble yet humble beginnings, YouthBiz has changed the trajectory of over 5,000 youth living Denver, particularly in the Five Points neighborhood. Program participants learn resiliency, leadership and self-worth while developing a business. After completing the program, 13-year-old Greta wrote, “YouthBiz taught me how important it was to be my own spokesperson, and be bold and be the person that is willing to stand up and speak.”

With the transition from a site-based to a school-based model, YouthBiz has outgrown its current building in Five Points. Local youth-serving organizations have magnified this expansion, bringing YouthBiz into the schools, community centers and neighborhoods where it is needed most. In 2016, this collaboration fueled the continued growth of YouthBiz StartUp and launched a new program, Out of the Box, which provides students with real business experience.

To be able to reach more students, YouthBiz will be moving into a new entrepreneurial center this fall.



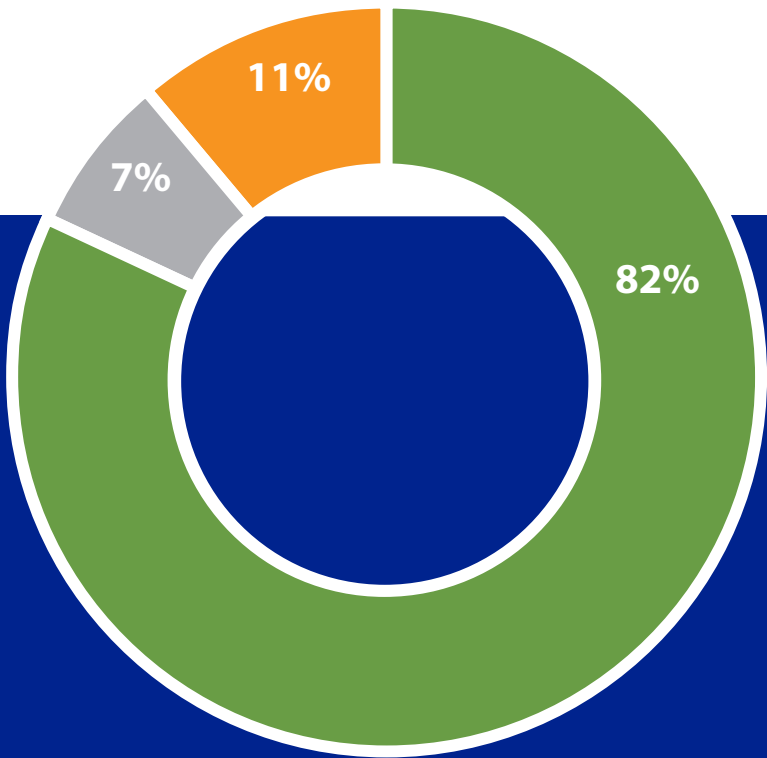
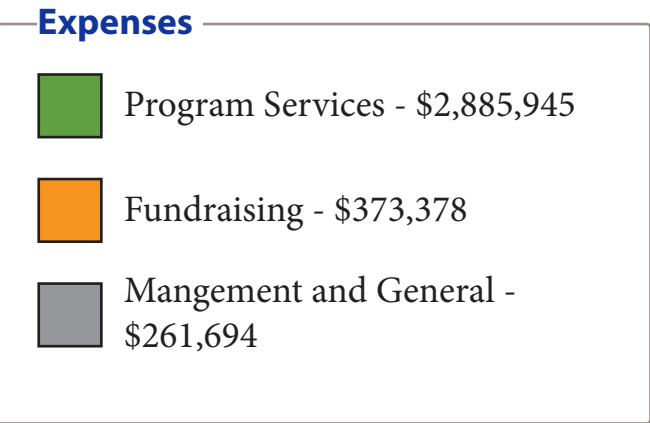
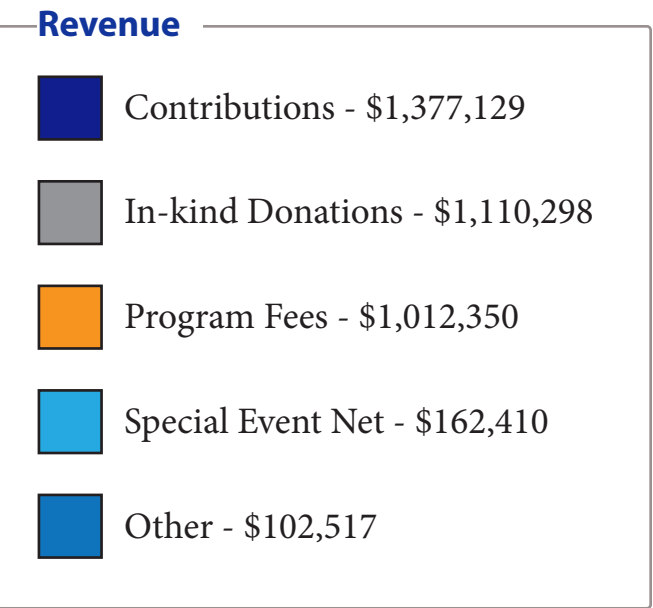
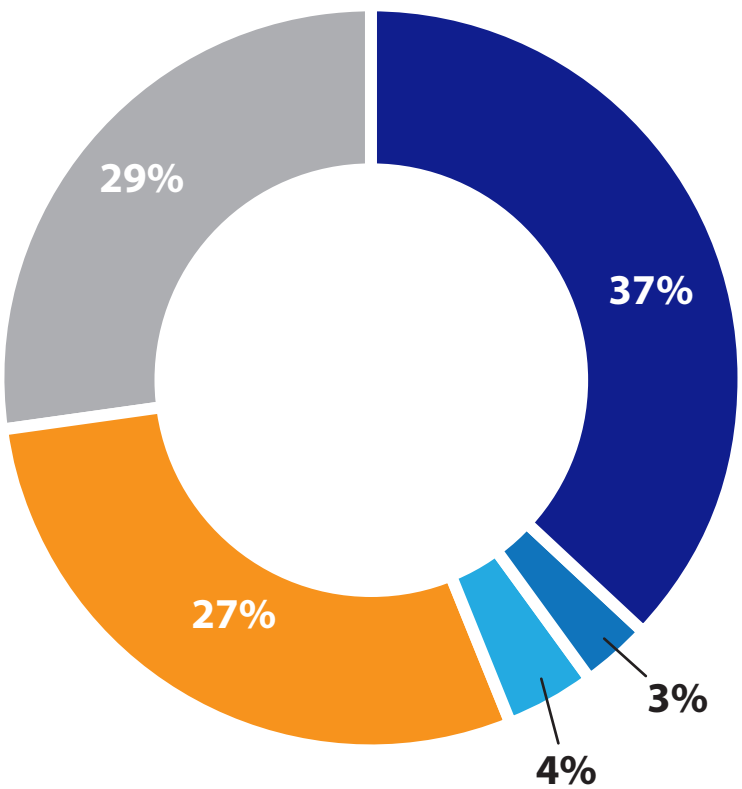
In 2016, YouthBiz participants included:

760 total students from schools and programs throughout the front range

165 youth business owners who sold products at the YouthBiz Marketplace

Since inception, **17,731 students** have participated in entrepreneur programs at Young Americans or YouthBiz.

Impact: 2016 Financials



Thank you to our supporters

Your support makes our mission possible. Thank you for your role in preparing 64,781 youth for the real world last year.

\$50,000+

Anonymous



\$20,000 - \$49,999

AAA Colorado	Cherry Creek Shopping Center	Eide Bailly LLP	Ronald McDonald House Charities of Denver and McDonald's Local Owners/Operators
Adolph Coors Foundation	City and County of Denver	Fun Services, Inc.	State Farm Insurance
Alpine Bank	Denver Post Educational Services	Janus Capital Group	The Rollie R. Kelley Family Foundation
The Anschutz Foundation	The William H. Donner Foundation	Madge M. and Joseph T. Mohar Charitable Foundation	Xcel Energy and Xcel Energy Foundation
Amica Companies Foundation		Pottle Family Foundation and Judy and Jack Pottle	
Cambiar Investors, LLC			

\$10,000 - \$19,999

Alameda Gateway	Colorado Public Radio	Franciscan Friars of Holy Name Province	Schomp Automotive
Anonymous	Comcast/Comcast Foundation	King Soopers	Skate City
Bank of the West	Community First Foundation	Lloyd David & Carlye Cannon Wattis Foundation	The Carter Chapman Shreve Family Foundation
Camp Bow Bow	CTEK	Lutheran Medical Center	The UPS Foundation, Inc.
Children's Hospital Colorado	Daniels Fund	Robert and Judi Newman	U.S. Bank Foundation and U.S. Bank
City of Lakewood	Fidelity Investments	Schlessman Family Foundation	University of Denver
CoBiz Financial, Inc.	FirstBank Holding Company of Colorado		Western Union Foundation
Colorado Garden Foundation			

\$5,000 - \$9,999

Accenture	Denver Post Community Foundation	Jackson National Life Insurance Company	The Reel Family Foundation, Inc.
Bandimere Family Foundation	El Pomar Foundation	Lazarus Investment Partners, LLLP	The Rifkin Foundation
Brownstein Hyatt Farber Schreck, LLP	EZE Foundation	Legacy Bank	Thiry-O'Leary Foundation
Capital One	First National Denver	Nord Family Foundation	Vectra Bank Colorado
Don and Linda Childears	The Halstedt Family Donor Advised Fund	Northstar Commercial Partners	David and Pam Wolf
Colorado Lending Source	IMA Financial Group, Inc., IMA Foundation, and TrueNorth Inc.	OtterCares Foundation	
Denver Active 20-30 Children's Foundation			

\$1,000 - \$4,999

American Furniture Warehouse	Essential Investment Partners, LLC	One Floor Up	Scoma Foundation
Anonymous	Julia Evans	Open Road Snacks	Scott and Christine Simon
Arapahoe Community College	Patrick Finney	David and Shawna Pass, Jr.	Sir Speedy
ARRIS Group Inc.	First Pioneer National Bank	Jessie Pellant	Steve and Betsy Sklar
Aspen Dental	The Foundation for Educational Excellence	Donna Petrocco	SM Energy
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Bankers Bank of the West	GE Johnson Construction Company	Red Rocks Community College	Jim and Connie Steeples
BKD CPAs & Advisors	George W. Hopper Family Foundation	Robert Rhue	Louise Vigoda
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Brown Brothers Harriman & Co.	Mark Goodman	Harold and Sally Roberts	Wells Fargo Bank
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Jennifer Carleton	Jeff and Teresa Ingram	Scott Saltzman	Rick and Jan Zieser
Champion Bank	Myra Isenhardt		
Colorado Community College System Foundation	Andrew and Anne Jacob		
Community College of Aurora	Richard and Lesley Jennings		
Community College of Denver	John G. Duncan Charitable Trust		
Michael and Tricia Cusick	Johns Manville Corporation		
Davis Graham & Stubbs LLP	Kinder Morgan Foundation		
DaVita	Koelbel & Company		
Kendrik De Koning	Landis+Gyr, Inc.		
Denver Center for the Performing Arts	The Lathrop Charitable Fund		
Tamara Doi Beck and Darren Beck	M.A. Mortenson Co.		
Colin and Stephanie Dunn	M.E. Group		
Bob and Lynda Engel	Charles and Susan Maguire		
Ernst & Young LLP	Richard E. Martinez, Jr. and Staci Martinez		
	Debbie Meyers		

Ways to Give: Support young learners

\$50 Sends a low-income student to Young AmeriTowne

\$100 Awards two scholarships for students attending Young AmeriTowne or International Towne

\$500 Funds scholarships for three students to attend a Young Americans summer camp

\$1,000 Launches YouthBiz StartUp in a new school

\$2,500 Sends a low-income School to Young AmeriTowne or International Towne

Find more information at
www.yacenter.org/take-action

Spotlight on YouthBiz Stars



The 15th annual Celebration for Young Entrepreneurs: Spotlight on YouthBiz Stars, presented by CoBank, raised \$162,410 for Young Americans Center for Financial Education. Your generous support filled the room with inspiration, humility, engagements, purpose and fun! The Linda Childears Free Enterprise Award was presented to **Amber Roberts** for her work as a participant and staff member of the YouthBiz program.

Here’s an update on the other 2016 YouthBiz Star winners:

After winning last year, **Jack Bonneau** appeared on Shark Tank where his business, Jack’s Marketplaces and Stands, was funded by Chris Sacca. Jack’s mentor Reggie Rivers helped him prepare for the episode. Jack has now partnered with Santa Cruz Organic lemonade.

With the help of mentor Heidi Ganahl, **Kayla Wollins** has expanded her nonprofit Cards for Caring by increasing her social media presence and by selling products in five additional retail stores.

Hannah Isenhardt has worked with her mentor Jeff Ingram on a transition plan for her business Hanimals as she prepares for college. She has begun selling her cards at the Denver Zoo and hopes to expand into other zoos soon.



Save the Date

Join us on **Thursday, October 5 for the 2017 Spotlight on YouthBiz Stars gala.** The event highlights the important work Young Americans is doing to bring financial literacy education and experiential entrepreneurship learning opportunities to over 61,000 youth every year. Buy tickets or tables at www.yacenter.org/events/youthbiz-stars.

Seawell Grand Ballroom, Denver Center for the Performing Arts
Reception and Young Entrepreneur Trade Show 5:30pm
Dinner & Awards Ceremony 6:30pm-8:30pm

The Year in Photos



Members of the 2016-17 Youth Advisory Board volunteered at an event.



A student presented her business idea at the Colorado UpLift YouthBiz StartUp pitch competition.

A second grader enjoyed Junior Money Matters Summer Camp.



Joe Neguse and Chris Myklebust of the Department of Regulatory Agencies joined Linda and Don Childears in a visit to Young AmeriTowne.

YouthBiz Star applicants, finalists and winners at the 2017 gala.



Lakewood Mayor Adam Paul met the AmeriTowne Mayor and Judge from Blue Heron Elementary in Lakewood.

Send-a-School Program

Send-a-School is an important initiative to help us achieve our shared vision to build a Colorado where every student, regardless of background, knows how to earn, make and manage his or her money wisely.

Since 2004, the program has provided scholarship funds for low-income students to attend Young AmeriTowne and/or International Towne education programs. In 2016, 7,929 deserving students from 90 schools received \$98,136 in financial aid thanks to your generous support. On average these schools were 66% low income, defined as 50% or more of students are eligible for the Federal free/reduced lunch program.

The results and impact are widespread. Kora Fleming, 5th grade teacher, Montview Elementary School (84% students eligible for FRL) shares, “There’s a job here in Young AmeriTowne for everybody. Even the students who struggle and have few opportunities for success can do their Young AmeriTowne job. Afterward, my students see themselves as future workers. They really believe “I can be a manager. I can be an accountant.” Thank you for this scholarship.”

In spite, the incredible support there is still more work to be done. Last year, Young Americans had an unmet need of \$220,300. To learn more about this CRA eligible program, please contact Betsy Sklar at bsklar@yacenter.org.



Coming in 2017...

Summer, 2017 AmeriTowne On the Road summer camp pilot in New Mexico

Fall, 2017 YouthBiz Entrepreneur Center will open in Denver

Fall, 2017 Young Americans Bank Branch opens in Lakewood