



Young Americans
CENTER FOR FINANCIAL EDUCATION®

2017
ANNUAL
REPORT



Evolving

Money Smarts for Kids. Money Skills for Life.®

FROM THE PRESIDENT & CEO



When a young person visits Young Americans Center for Financial Education, he or she gains a hands-on experience in financial literacy that has a life-long impact. That's been our focus from the beginning, 31 years ago, and it continues today.

For me, 2017 can be summed up in one word: it was a year of evolving. I'd like to recap a few ways you helped us evolve last year.

Young AmeriTowne has grown to reach nearly 50% of all fifth graders in Colorado, made possible by two portable On the Road versions of the program.

New research demonstrates that entrepreneurship education can be life-changing. With this in mind, you continue to **expand access to YouthBiz programming in this state and beyond** while staying true to the original mission of YouthBiz to advance the economic and social prosperity of youth.

With the help of teachers, students, and the community, we're looking to **impact more students through our International Towne program**.

As our Boards create a new strategic plan this fall, we're excited to see what the future holds. We know it will include **serving more youth in Colorado and beyond**.

The power of real-life learning continues to make Young Americans Bank and the programs of Young Americans Center for Financial Education top of mind. Teachers value it, parents value it, students value it, and our community partners value it. Through these partnerships, more than 67,000 children experienced hands-on financial literacy in 2017. Thank you for making this impact possible!

Richard E. Martinez, Jr.
President & CEO



Members of the 2017-18 Youth Advisory Board represented youth from throughout the Denver Metro Area.

BOARDS OF DIRECTORS

YOUNG AMERICANS BANK BOARD

- | | | |
|---|---|---|
| Jim Steeples
Bank of Colorado (Chair) | Bud Hollenkamp
BKD CPAs & Advisors | Scott Simon
Fire and Police Pension Association of Colorado |
| Shawn Cole
Bank of the West | Richard E. Martinez, Jr.
Young Americans Bank | Joe Van Haselen
MidWestOne Bank |
| Jeb Dickey
Daniels Fund | Debbie Meyers
Bank Strategies, LLC | |
| Norm Franke
Alpine Bank | David Pass
CoBiz Financial | |

YOUNG AMERICANS CENTER FOR FINANCIAL EDUCATION BOARD

- | | | |
|--|---|--|
| Dave Burlage
CoBank (Chair) | Charlie Maguire
Bryan Cave Leighton Paisner LLP | Susan Roh
U.S. Bank |
| Tamara Doi Beck
The Northern Trust Company | Richard E. Martinez, Jr.
Young Americans Center for Financial Education | Heather White
VectraBank |
| Stephanie Bendrick
Great-West Financial and Empower Retirement | Alexis Owen
Independent Consultant | Nancy Wigton
Cambiar Investors, LLC |
| Michael Gersack
Xcel Energy | Erin Passan
Janus Henderson Investors | David Wolf
Wolf Asset Management Corporation |
| Steve Hills
Riveron | Bo Peretto
Daniels Fund | |
| Richard Jennings
Comcast | Chris Picardi
KeyBank | |

YOUTH ADVISORY BOARD

- | | | |
|--|--|---|
| Andrew Hageman
Co-Chair, 11th Grade, George Washington High School | Fiona Goe
10th Grade, East High School | Andrew Tokar
11th Grade, Cherry Creek High School |
| Jazmin Peña
Co-Chair, 12th Grade, Rangeview High School | Abby Harder
12th Grade, East High School | Kelly Trang
12th Grade, George Washington High School |
| Jack Allshouse
9th Grade, South High School | Maire McHugh
11th Grade, Colorado Academy | Johnny Vezzani
10th Grade, DSST/Byers High School |
| Grant Amann
12th Grade, Regis Jesuit High School | Lauren Murray
12th Grade, Kent Denver School | Dana Weiss
10th Grade, Rock Canyon High School |
| Griffin Borg
10th Grade, DSST/Byers High School | Katelyn Osborne
9th Grade, DSST/Byers High School | Quentin Wolfe
10th Grade, East High School |
| Aiden Cermak
9th Grade, Highlands Ranch High School | Elzia Sekou
12th Grade, Lakewood High School | |
| Hunter Gehl
11th Grade, East High School | Jaylah Monique Short
9th Grade, Overland High School | |
| | Neal Sklar
12th Grade, Cherry Creek High School | |

YOUNG AMERITOWNE



34,066 students in 2017
456,309 students since inception



421 schools in 2017
14,314 classroom + day in Towne hours



1,263 teachers in 2017
90% retention rate



3 permanent facilities
2 portable versions
1 licensed program in Wyoming

LIFE SKILLS FOR ALL TYPES OF LEARNERS

The growth of AmeriTowne On the Road has created new possibilities for youth in non-traditional learning environments to experience a hands-on lesson in free enterprise. Students from Fletcher Miller School attended Young AmeriTowne On the Road, an experience that helped these significantly impacted students work towards their unique job and communication goals.

AmeriTowne On the Road Director Susan Stenhaug worked with Fletcher Miller staff in advance to adapt the curriculum and the AmeriTowne experience for their students. "I am really proud that we could teach these students about the real world and show them that they can have an important role to play," she said.



FLETCHER MILLER SCHOOL STUDENT NOEL COUNTS MONEY IN THE YOUNG AMERITOWNE BANK WITH THE HELP OF TEACHER BARB DELCUPP.

YOUTHBIZ

ROOKIE ENTREPRENEUR INSPIRED BY YOUTHBIZ STAR

The holiday YouthBiz Marketplace was Sienna Lee's first, but you would never know it. At her booth for Bloom Bottles, Sienna looked the part of an accomplished salesperson.

Sienna first became an entrepreneur after she attended the Spotlight on YouthBiz Stars award ceremony and gala last October. She watched Lily and Noal Blessing, owners of Lily's Little Buddies, receive their award for the 12-15 Age Category and thought, "I want to do that, too."

At Marketplace, Sienna enjoyed meeting customers and telling them about her products. But the best part was meeting Lily Blessing, whose booth happened to be just steps away.



FIRST-TIME ENTREPRENEUR SIENNA LEE (RIGHT) MET SPOTLIGHT ON YOUTHBIZ STAR WINNER LILY BLESSING AT YOUTHBIZ MARKETPLACE.



1,701 participants in 2017
15,070 participants since inception



115% growth

INTERNATIONAL TOWNE



10,991 students in 2017
128,240 students since inception



83 schools in 2017
2,822 classroom + day in Towne hours



249 teachers in 2017

EXPANDING IMPACT

Taking to heart lessons learned by taking Young AmeriTowne On the Road, Young Americans Center is exploring how International Towne can reach more young people. To do this, we've enlisted the help of teachers, community members, Board members, staff, and young people. The resulting International Towne Committee meets regularly with a number of goals:

- Ensure program outcomes sync with Colorado State Standards and teacher's needs.
- Focus marketing plan on recruiting new program participants.
- Streamline curriculum to ensure lessons are relevant, clear, and easy to teach.
- Explore alternate delivery models.

Staff has already begun implementing changes to work towards creating a more impactful program.



A STUDENT FROM ROCKY HEIGHTS MIDDLE SCHOOL IN DOUGLAS COUNTY CALCULATES A CURRENCY EXCHANGE RATE IN HER PASSPORT.

SEND-A-SCHOOL



PROVIDING ACCESS

Send-a-School provides scholarship funds for low-income students to attend Young AmeriTowne and/or International Towne educational programs. In 2017, 8,806 students received aid, an 11% increase over 2016. That's 1 out of 5 students attending the programs you made possible.

1 out of 5
students receive financial aid.



8,806 low-income students
Ages **10-14**
3,706 classroom + day in Towne hours



109 at-risk schools
\$108,034 financial aid awarded



327 teachers
5 hours of training
Curriculum and materials in English + Spanish

2017 SUPPORTERS

Your support makes our mission possible. Thank you for your role in arming 67,300 youth with financial literacy skills that have a life-long impact.

\$50,000+

Anonymous

ColoradoNIE.com

COBANK

KeyBank

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\$20,000 - \$49,999			
AAA Colorado	The Anschutz Foundation	JJP Family Foundation	State Farm Insurance
Aegon Transamerica Foundation	Cambiar Investors, LLC	Robert and Judi Newman Family Foundation and Bob and Judi Newman	The Rollie R. Kelley Family Foundation
Adolph Coors Foundation	Cherry Creek Shopping Center	Ronald McDonald House Charities of Denver, Inc. and McDonald's Local Owner/Operators	Xcel Energy Foundation
Alpine Bank	Dresner Foundation		
Amica Companies Foundation	Fun Services, Inc.		
	Janus Hnderson Investors		

\$10,000 - \$19,999			
Alameda Corridor Business Improvement District	City and County of Denver	The Flyfisher Group and The Burkett Family Foundation	RLC Foundation, a donor-advised fund of Rose Community Foundation
Anonymous	City of Lakewood	Franciscan Friars OFM of Holy Name Province, NY	Schlessman Family Foundation
Michael and Rachael Barkin	CoBiz Financial	Great-West Financial and Empower Retirement	Schomp Automotive
Capital One	Colorado Garden Foundation	King Soopers	U.S. Bank Foundation
The Carter Chapman Shreve Family Foundation	Colorado Public Radio	Lutheran Medical Center	University of Denver
The Charles M. and Fay G. Schayer Foundation	Community First Foundation	Madge M. and Joseph T. Mohar Charitable Foundation	The UPS Foundation, Inc.
Linda and Don Childears	Daniels Fund	Ronald and Carol Moore Family Foundation	Vectra Bank
Children's Hospital Colorado	Eide Bailly LLP		Workplace ELEMENTS
	Fidelity Investments		
	FirstBank		

[KATHARINE, 5TH GRADE]

“[In Young AmeriTowne] I learned how the flow of money works, how to balance a checkbook register, and why you need to understand economics.”

8

\$5,000 - \$9,999			
Bandimere Family Foundation	John Dozier	Richard and Lesley Jennings	Rocky Mountain Hospital for Children at Presbyterian/St. Luke's
BBVA Compass Foundation	Colin and Dr. Stephanie Dunn	Mabel Y. Hughes Trust	The Reel Family Foundation, Inc.
Colorado State Bank and Trust	Eide Bailly	MidWestOne Bank	Wells Fargo Bank
Denver Active 20-30 Children's Foundation	First Western Trust	Nord Family Foundation	David and Pam Wolf
	Ibex Investors	OtterCares Foundation	
		Riveron	

[SONJA, 6TH GRADE]

“YouthBiz is an incredible opportunity to learn skills vital to life that you would not regularly learn in any schools.”

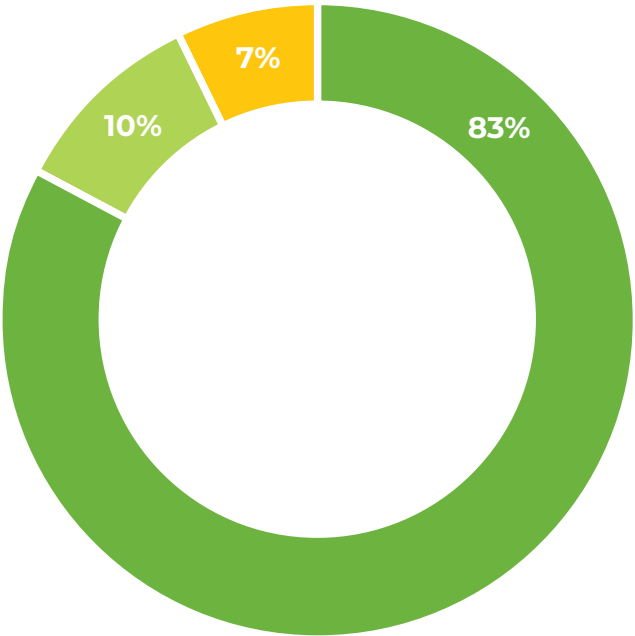
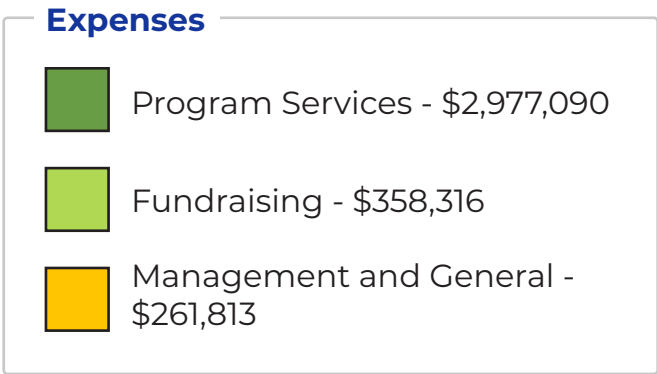
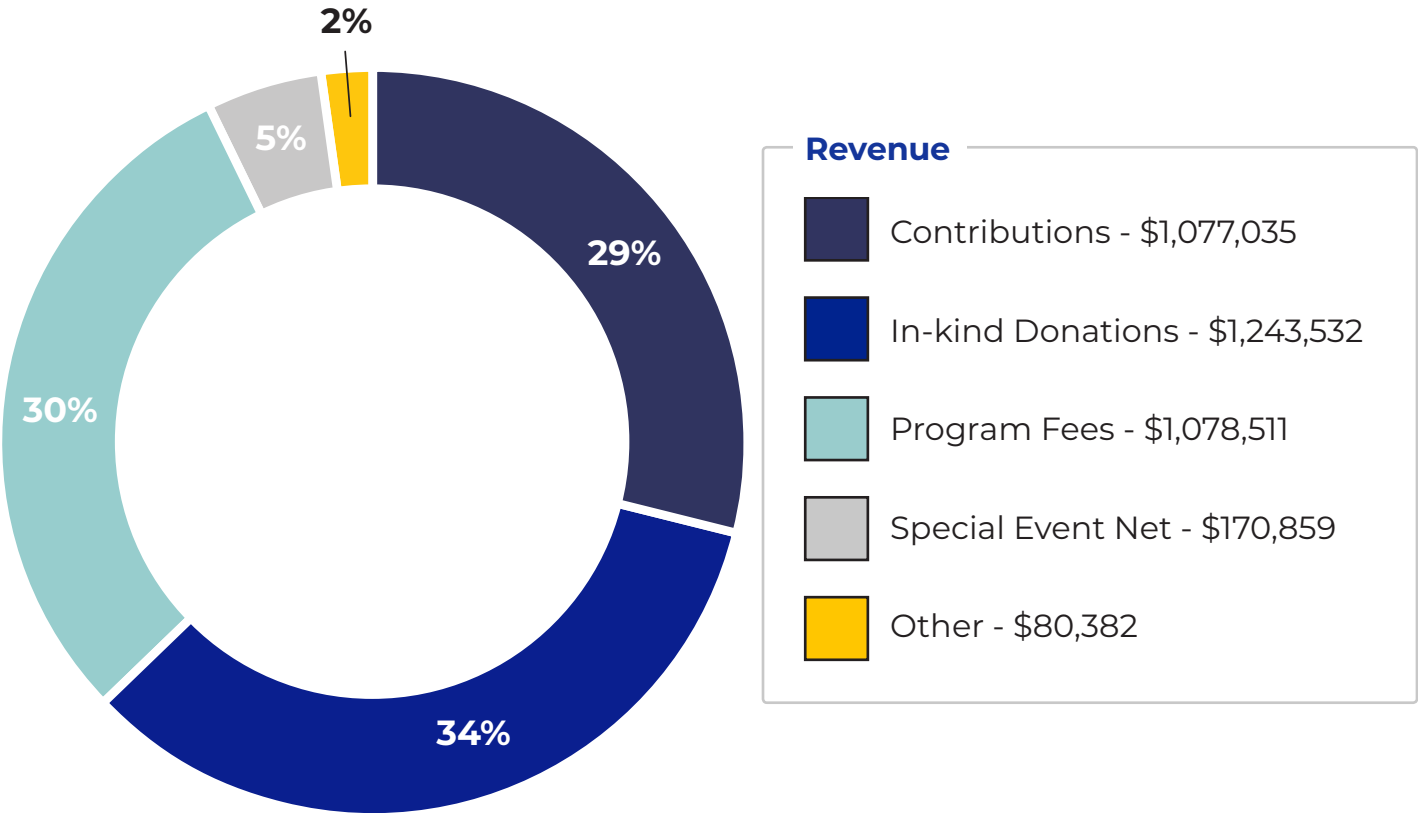
\$1,000 - \$4,999			
American Family Insurance	Colorado Lending Source	GE Johnson Construction Company	Richard E. Martinez, Jr. and Staci Martinez
Andrea-Mennen Family Foundation	Michael and Tricia Cusick	George W. Hopper Family Foundation	Merchants Mortgage & Trust Corporation
Arapahoe Community College	Davis Graham & Stubbs LLP	Michael and Elean Gersack	Debbie and Marty Meyers
Dave and Lara Baker	DaVita	Hayes Family Foundation	One Floor Up
Bank of Colorado	Tamara Doi Beck and Darren Beck	Steve Hills and Juin Yi Hills	Pickering's Auto Service
Bank of the West	Jim Doolittle	IMA Foundation	Red Rocks Community College
Bankers Bank of the West	Ed Bozarth Chevrolet	Jackson National Life Insurance Company	Robert Rhue
Drs. Roger and Suzanne Barkin	Edward J. Madigan Foundation	Andrew and Anne Jacob	Harold and Sally Roberts
Stephanie and Steve Bendrick	El Pomar Foundation	JCR Capital	Rotary Club of Golden
BKD CPAs & Advisors	Ent Credit Union	Johns Manville Corporation	The Rifkin Foundation
Brownstein Hyatt Farber Schreck, LLP	Ernst & Young LLP	Kinder Morgan Foundation	Shafa Properties
Bryan Cave Leighton Paisner LLP	Essential Investment Partners, LLC	Carrie and Tod Knudsen	Scott and Christine Simon
David and Karen Burlage	Julia Evans	Koelbel & Company	Sir Speedy
Champion Bank	The Finney Group	Landis+Gyr	Jim and Connie Steeples
Comcast	Bruce and Heather Fowler	The Lathrop Charitable Fund	Tracy Family Foundation
Community College of Aurora	Foundations for Colorado Community Colleges	John Le	Louise Vigoda
Community College of Denver	Norm and Lisa Franke	Legacy Bank	Brian Vogt
	Dr. Stephen Friedman, DDS	Scott and Oma Lewis	Linda Wackwitz
	Front Range Community College	Nancy Livingston	Deborah Wein
		Charles and Susan Maguire	David Whitcomb
			Nancy and Richard Wigton

VOLUNTEERS

Volunteers impacted all aspects of our programs last year. From helping to facilitate a day in Young AmeriTowne or International Towne to judging a youth's business pitch, volunteers made hands-on financial literacy possible.



FINANCIALS



SPARK CHANGE



SPARK CHANGE
LEADERS FROM
PEAKVIEW
ELEMENTARY
POSE WITH
THEIR DONATION
TO THE
NONPROFIT,
THERE WITH
CARE.

PEAKVIEW ELEMENTARY STUDENTS SPARK CHANGE

Peakview Elementary School students put their learning into action when they donated time, talent, and treasure to There With Care. With locations in Denver, Boulder and Redwood City, California, There with Care aids families and children who are facing a critical illness by providing services and support. The student leaders chose to give to this nonprofit because “helping those in need is a very important thing in life.” This organization has also made an impact in the life of a Peakview student’s family.

Through the Spark Change program, students donated \$350.00—enough to purchase groceries for 14 families. Plus, student leaders created and assembled 15 no-sew blankets, 75 movie snack bags, 45 superhero capes, 20 diaries, 200 decorated paper bags.

Young Americans Center launched the new Spark Change program in the fall of 2016.

12 \$88,656.50 COLLECTED SINCE 2016

EVOLVING

VISION

To build a Colorado where every child, regardless of background, knows how to earn, make, and manage his or her money wisely.

INITIATIVES

The Young Americans Center for Financial Education Board will set into motion a new strategic plan beginning in 2019. A primary focus will be expanding access to programs so that more young people can experience the power of hands-on financial literacy.

- Grow Send-a-School scholarship initiative. Currently one in five students receives financial aid, but one in three students is eligible. Young Americans has funded all scholarship requests to date, and our goal is for that funding to continue.
- Continue building YouthBiz by exploring regional, national, and international partnerships while continuing to deepen our ties in communities we serve.
- Launch AmeriTowne On the Road in new Colorado markets.
- Promote regional expansion of AmeriTowne On the Road into Kansas and New Mexico.



SNAPSHOTS FROM 2017



AmeriTowne On the Road turned four! A record 5,010 students participated in 2017.



Lakewood Mayor Adam Paul visited Young AmeriTowne Belmar in May.



Young Americans Bank celebrated its 30th birthday on August 3.



Guests were inspired and delighted at the Spotlight on YouthBiz Stars gala on Oct. 5.



Youth Pass, a collaboration between YouthBiz and Junior Achievement, debuted at Denver Startup Week providing opportunities for youth business owners.



AmeriTowne On the Road traveled to New Mexico for a summer camp pilot. A total of 49 youth participated.



Reporters from the *Wall Street Journal* visited Junior Money Matters summer camp in June. The article appeared on the front page on July 10, and it prompted participation by quite a few out-of-state campers the next summer.



Young Americans Bank Belmar Branch opened January 8, 2018.



These middle schoolers earned top honors at the YouthBiz StartUp/Colorado Uplift pitch competition finale.

SPOTLIGHT ON YOUTHBIZ STARS



CELEBRATING COLORADO'S TOP YOUTH ENTREPRENEURS

The 16th annual Spotlight on YouthBiz Stars presented by CoBank, raised \$170,859 for the hands-on financial literacy programs of Young Americans Center for Financial Education. Three Colorado youth-owned businesses were named winners:

Cover Your Collar, 6-11 Age Category

created by Shae Maiorana, age 11

Presenting Mentor - Michael Barkin, CFO, Vail Resorts

Lily's Little Buddies, 12-15 Age Category

created by Lily and Noal Blessing, ages 14 and 12

Presenting Mentor - Matthew Burkett, Chairman & CEO, The Flyfisher Group, Founder, The Burkett Family Foundation

Sweet Bee Sisters, 16-21 Age Category

created by Lily, Chloe, and Sophie Warren, ages 17, 15, and 13

Presenting Mentor - Traci Lounsbury, President, Workplace ELEMENTS

Join us **Thursday, October 4**, for the 2018 Spotlight on YouthBiz Stars gala held at the Seawell Grand Ballroom, Denver Center for the Performing Arts. Tickets and table sponsorships are available!

\$170,859 RAISED IN ONE NIGHT