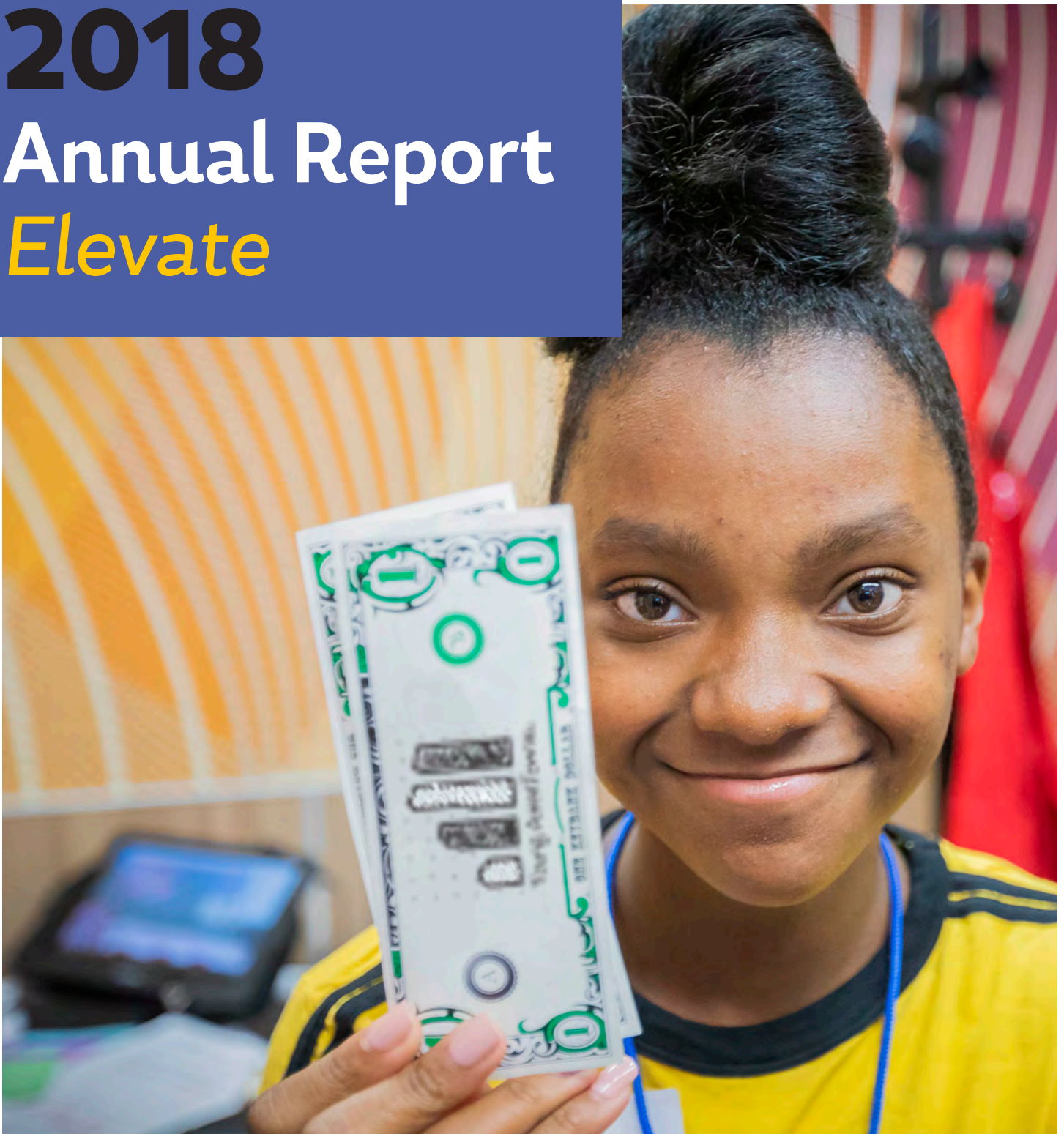


2018 Annual Report *Elevate*



Young Americans

CENTER FOR FINANCIAL EDUCATION®

Money Smarts for Kids. Money Skills for Life.®

303-321-2265

| www.yacenter.org

| 3550 E. First Ave. Denver

From the President & CEO

Life Lessons

How did you learn about money? Some of us were fortunate enough to learn from our parents. A few of us took a class in school. But most of us learned about money through experience—depositing a paycheck at the bank, paying a credit card bill, or taking out a loan. We made plenty of mistakes along the way, and we tried to do better next time.

Learning how to be financially responsible takes time and practice. Even as an adult in the banking industry, I'm still learning! That's why Colorado youth are so fortunate. For the 834,500 young people who participated in a program, camp or class at Young Americans since our founding 32 years ago, the journey towards financial self-sufficiency began long before adulthood.



*Richard E. Martinez, Jr.
President & CEO*

In Young AmeriTowne, fifth graders deposit their paychecks. In International Towne, sixth and seventh graders pay their credit card bills. And in YouthBiz, young entrepreneurs take out a business loan.

As we look back at what young learners accomplished in 2018, I think you will agree that their financial journey is well underway. Thank you to our community of teachers, parents, and donors who make these hands-on, real-life experiences possible every day of the year.

We believe in hands-on, real world experiences.

Boards of Directors

Young Americans Bank Board

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Jeb Dickey, Daniels Fund
Norm Franke, Alpine Bank
Bud Hollenkamp, BKD CPAs & Advisors
Richard Martinez, Jr., Young Americans Bank
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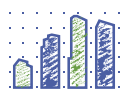
Youth Advisory Board

Al Hammerstein, Co-Chair, 12th, East High School
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Miles Louison, 12th, Cherokee Trail High School
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Aubrey Thacker, Charles Schwab
Heather White, VectraBank
Nancy Wigton, Cambiar Investors, LLC





Young AmeriTowne

Elevate Futures

Fifth grade students from Cherry Drive Elementary were thrilled to host Governor Jared Polis in Young AmeriTowne in April to celebrate Financial Literacy Month. Governor Polis joined Department of Regulatory Agencies Executive Director Patty Salazar and Young Americans Center for Financial Education President and CEO Rich Martinez in welcoming the students to Towne.

Ms. Salazar and Governor Polis challenged the students to practice financial responsibility. During their day to run Young AmeriTowne, students receive their own paycheck so they can budget their money and record purchases in their checkbook register. **“These are the kinds of lessons you’ll need to know someday,” said Governor Polis.**

The teachers and principal from Cherry Drive Elementary, an Adams 12 Five Star School, which has participated in AmeriTowne for more than a decade, whole-heartedly agreed.

“This program brings economic and personal financial literacy standards to life,” remarked Principal Tina Hepp.

**33,646 participants from
431 schools in 2018**

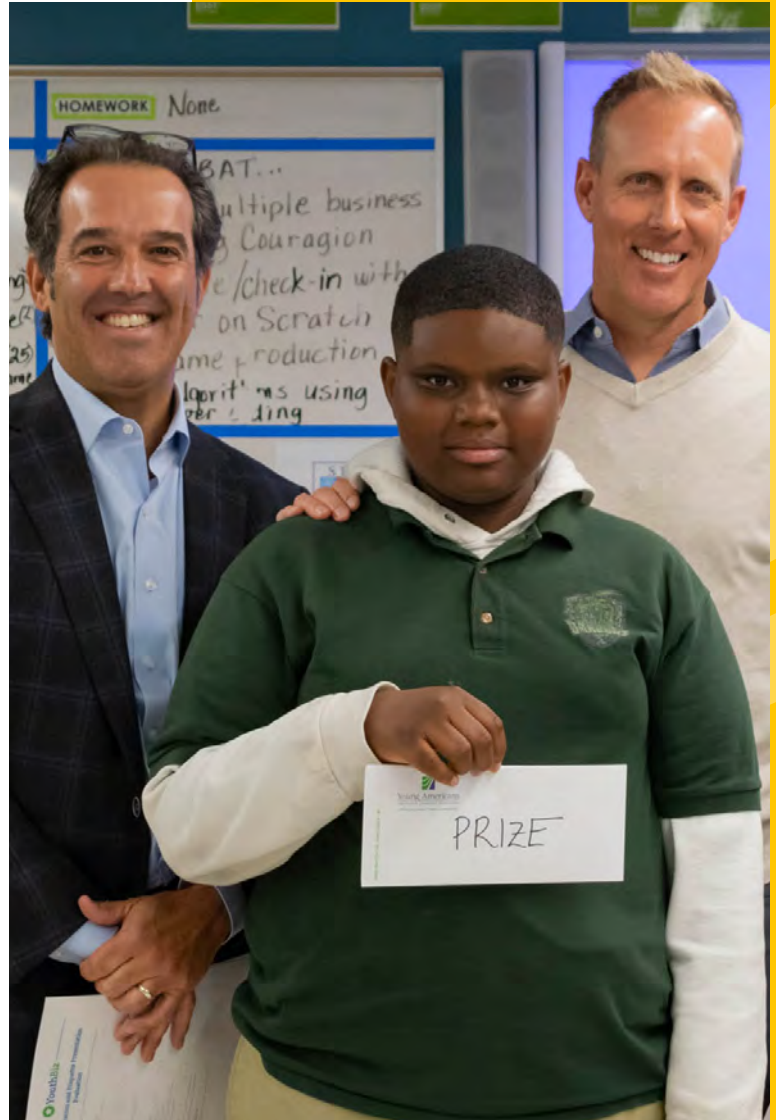


Elevate Potential

When students from DSST: Cole Middle School presented their business ideas at a YouthBiz StartUp pitch competition, they gained more than just business know-how. These sixth and seventh graders gained confidence that can help them succeed in school and in life.

Located in Denver's Cole neighborhood, many students at DSST: Cole face challenges that other 12 and 13-year-olds don't face. "These students shoulder a lot of responsibility," said Anna Leer, Vice President of YouthBiz and the program's facilitator.

Despite these challenges, each participant **created a business concept and presented this idea to outside professionals.** Josiah created a business called Super Scratch Brothers, and judges Alex Hammerstein Read Williamson and Steve Zeigler praised his passion and impressive product demonstration. Although Josiah ended up winning the \$100 cash prize, each of the eight participants found success whether they won the competition or not.



"As an executive who is highly involved in the Denver entrepreneurial network, I am so impressed by the ideas, business competence, and teamwork that YouthBiz ignites in students," said Alex Hammerstein, pictured above with YouthBiz participant, Josiah.

1,465 participants in 2018



International Towne

Elevate Experience

On a recent Friday in International Towne, 13-year-old Sarina encouraged her fellow citizens to visit her country, Russia, and purchase a chocolate chip cookie. Sarina is a 7th grader at Otho E. Stuart Middle School, a District 27J School which has participated in International Towne since 2008. **“It’s like the real world here because you have to exchange money, travel, and provide excellent customer service to make people visit your country,”** she explained.

Most of the 130 students participating that day had never traveled outside the United States, which makes their day in International Towne even more valuable. Teacher Trista Samet says this is why she brings her students to the program every year. “It’s real-world experience—they get to see what the real world is like and get to take part.”

Colorado education standards require middle school students to learn how financially capable individuals understand scarcity, competition, and resource allocation, among other challenging economic topics.

11,497 participants from 82 schools in 2018



Send-a-School

Elevate Access

Ann R. Heiman Elementary in Greeley is one of the 102 low-income schools that received a Send-a-School scholarship to participate in Young AmeriTowne or International Towne. This school could not participate without donor support.

According to teacher Kayla Schlitz, “We have students who have never been on field trips in their life, students on Individualized Education Programs that constantly bear the struggle of keeping up with their peers, and students who would not have been able to afford Young AmeriTowne if it wasn’t for a scholarship. After their ‘real world experience,’ their smiles were contagious. **They start to build connections between topics we’re learning about in class and what they noticed or see about the real world and begin to understand how all of these things work together.**”



Truly, this is a great thing for the kids. Watching this event in action today was quite inspiring and has left me with a feeling of hopefulness and excitement to see what the next generation will achieve.”

-Parent Volunteer, Will Rogers Elementary School
87% Free/Reduced Lunch

8,271 participants from 102 at-risk schools in 2018

2018-19 Supporters to Date

Thank you! You have armed 69,765 youth with financial literacy skills that have a life-long impact.

\$50,000+

Alliance Data Corporate Giving Fund

Anonymous



ColoradoNIE.com 

Madge M. and Joseph T. Mohar
Charitable Foundation



\$20,000 - \$49,999

AAA Colorado

Adolph Coors Foundation

Aegon Transamerica
Foundation

Amica Companies
Foundation

The Anschutz Foundation

Cambiar Investors, LLC

The Carter Chapman
Shreve Family Foundation

Cherry Creek Shopping
Center

Comcast/Comcast
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Fun Services, Inc.

Janus Henderson Investors

JJP Family Foundation

KeyBank/KeyBank
Foundation

Morgridge Family
Foundation

The Rollie R. Kelley Family
Foundation Fund, The
Denver Foundation

Vera and Joseph Dresner
Foundation

Xcel Energy/Xcel Energy
Foundation

\$10,000 - \$19,999

Alameda Connects

Alpine Bank

Anonymous

Bank of the West

Capital One

Children's Hospital
Colorado

City of Lakewood

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Foundation

CoBiz Financial

Colorado Public Radio

Community First
Foundation

CyberTeKIQ

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Eide Bailly LLP

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Fidelity Investments

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Legacy Bank

Lutheran Medical Center

PNC Bank

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Foundation

Schomp Automotive

The UPS Foundation, Inc.

The Wattis Fund

U.S. Bank/U.S. Bank
Foundation

University of Denver

Vectra Bank

Wells Fargo Bank

[JORDAN, 5TH GRADE]

“AmeriTowne an amazing life lesson. I know this will help me in the future. I feel very proud of what I have accomplished, especially when it comes to donating!”

\$5,000 - \$9,999

Anadarko Petroleum Corporation	CTEK	Ibex Investors	The Reel Family Foundation, Inc.
Andrea-Mennen Family Foundation	Deluxe Corporation Foundation	Jackson National Life Insurance Company	Rocky Mountain Hospital for Children at Presbyterian/St. Luke's
Anonymous	Denver Active 20-30 Children's Foundation	Darrel and Pamela Lathrop	Bret and Kim Siepman
Bandimere Family Foundation	John Dozier	Morgan Stanley	Tracy Family Foundation
Brownstein Hyatt Farber Schreck, LLP	John G. Duncan Charitable Trust	Riveron	David and Pam Wolf
Champion Bank	Colin and Stephanie Dunn	Robert and Judi Newman Family Foundation and Robert and Judi Newman	Young Philanthropists Foundation
Don and Linda Childears	GE Johnson Construction Co.	The OtterCares Foundation	

[JASMINE, 6TH GRADE]

“Before YouthBiz, I didn’t think I would want to own a company. But now I think I could!”

\$1,000 - \$4,999

American Family Insurance Dreams Foundation	John Collopy	Go Urban Companies	Red Rocks Community College
American Furniture Warehouse	Colorado Lending Source	Hayes Family Foundation	Robert Rhue
Arapahoe Community College	Community College of Aurora	Haynes Mechanical Systems	Harold and Sally Roberts
Aspen Dental	Community College of Denver	Steve Hills and Juin Yi Hills	Scott Saltzman
Dave and Lara Baker	Brenden Coney	Bud and Lori Hollenkamp	Scott and Christine Simon
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Bank of Colorado	Michael and Tricia Cusick	JP Morgan Chase Bank, N.A.	Jim and Constance Steeples
Bankers Bank of the West	Daniel and Janet Mordecai Donor Advised Fund	David Kenny	The Charles M. and Faye G. Schayer Foundation
BBVA Compass Foundation	Davis Graham & Stubbs, LLP	Kinder Morgan Foundation	The Intentional Advisor
Tamara Doi Beck and Darren Beck	DaVita	Koelbel & Company	The Lathrop Charitable Fund
Steve and Stephanie Bendrick	Don Davis	Landis+Gyr	The Northern Trust Company
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BKD CPAs & Advisors	Ed Bozarth Chevrolet	Charles and Susan Maguire	Elizabeth Tasker, Jack Tasker and Curt Waltrip
Brent and Marion Neiser Philanthropic Trust	El Pomar Foundation	Richard E. Martinez, Jr. and Staci Martinez	June Travis
Bryan Cave Bryan Cave Leighton Paisner LLP	Ent Credit Union	Daniel and Stephanie McCoy	UMB Bank
Shannon Burke	Ernst & Young LLP	Merchants Mortgage & Trust Corporation	Linda Wackwitz
David and Karen Burlage	Essential Investment Partners	Debbie and Marty Meyers	Paul Wahmann
Carter Family Foundation	Foundation for Colorado Community Colleges	MidWestOne Bank	David Whitcomb
Charles Schwab & Co., Inc.	Norm and Lisa Franke	Nordson Foundation	Heather and Brian White
Lauren Tracy Clough and Louis Clough	Front Range Community College	One Floor Up	Deborah Wein
	George W. Hopper Family Foundation	Chris and Alexandria Picardi	Nancy and Richard Wigton
	Michael and Elean Gersack	Pickering's Auto Service	Andrew and Jackee Woodman
		Pueblo Community College	



Volunteers

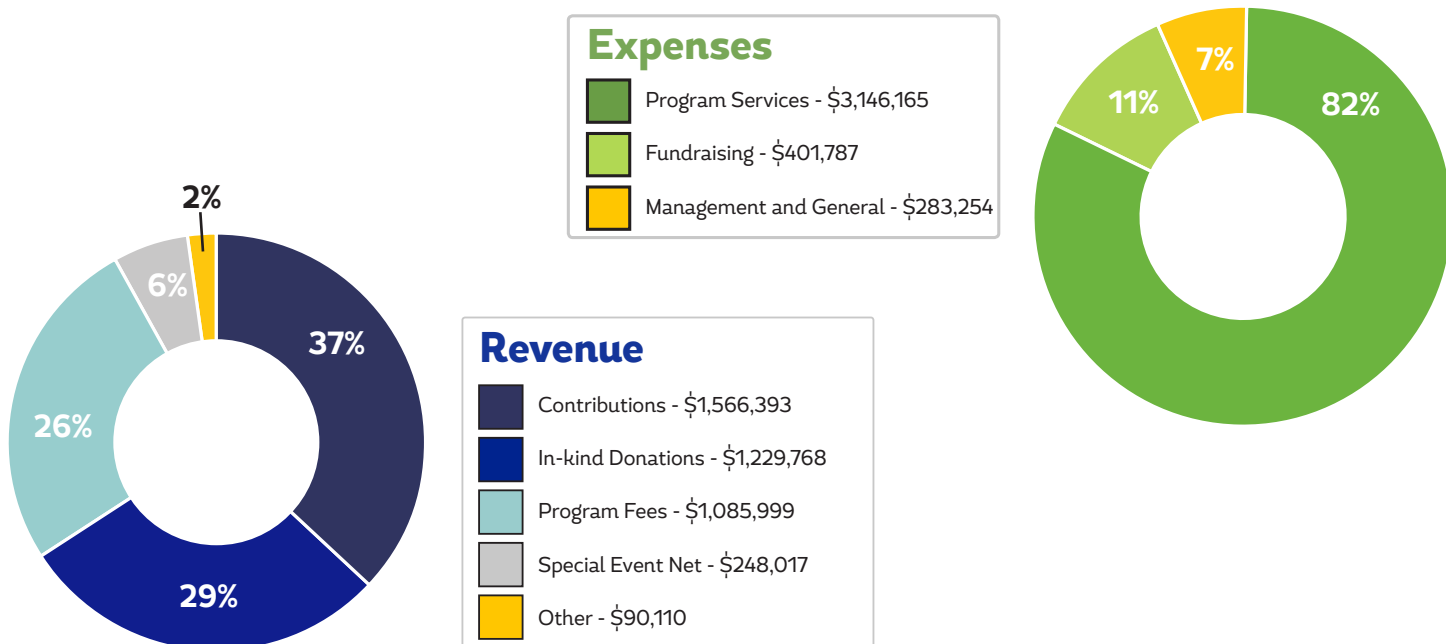
Thank you to the following volunteers who made a big impact in 2018 and so far in 2019. These 225 volunteers are part of our official volunteer program. Thank you also to the 5,924 parent volunteers who delivered a hands-on lesson in financial education in 2018.

Kristina Acosta, Empower Retirement
 Hayden Adams, Charles Schwab & Co.
 Jessika Aerni, State Farm Insurance
 Alexandria Agresta, Purpose Pioneers
 Alexandra Aitken, Fidelity Investments
 Adam Akisanya, Park Burger
 Paula Akoma, Empower Retirement
 Raymond Alvarado, Amica Mutual Insurance Companies
 Linda Appel Lipsius, Teatulia Tea Bar
 Stacy Aurich, Vectra Bank Colorado
 Brittany Aylmer, Amica Mutual Insurance Companies
 Brian Baltazar, Charles Schwab & Co.
 Stephanie Bendrick, Empower Retirement
 Bob Berding, Worldpay, Inc.
 John Berger, Crocs
 Dan Bergman, Empower Retirement
 Janessa Biller, Jones Lang LaSalle
 Joe Bingham, Bingham & Co. Inc. Metro Brokers
 Matthew Bliss, Modern Christmas Trees
 Meghan Bowen, State Farm Insurance
 Melissa Bowman, JPMorgan Chase & Co.
 William Braden,
 Marion Brum De Barros, UMB Bank
 China Califf, Colorado Lending Source
 Nick Calvi, Charles Schwab & Co.
 Jake Calzavara, Anadarko Petroleum Corporation
 David Campano, Fidelity Investments
 Elizabeth Capriz, Empower Retirement
 John David Carlquist, Fidelity Investments
 Matt Carr, Capital One
 Madison Carter, Morgan Stanley
 Dina Castillo, Ash'Kara Restaurant
 Shantee Ceja, JPMorgan Chase & Co.
 Joseph Chavez, UPS
 Kyle Clark, CoBiz Financial, Inc.
 Shawn Cole, Bank of the West
 Hannah Conley, Amica Mutual Insurance Companies
 Suzanne Cullinane, Janus Henderson Investors
 Brett Cunningham, Riveron
 Colt Davis, Xcel Energy
 Erica Davis, JPMorgan Chase & Co.
 Amalia Deasy, American Express
 Dinushi Deloach, Empower Retirement
 Courtney Denman-Suematsu, HEalingARTsindenver
 Christian DeRoche, Worldpay, Inc.
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 Sharon Diop-Dafondanouto, USDA Food and Nutrition Service
 Kathrine Dittmore, CoBank
 James Doe, JP Morgan Chase
 Tamara Doi Beck, Northern Trust Company
 James Doolittle, Purchase Power, LLC
 George Edwards, Worldpay, Inc.
 Matt Elam, UPS
 Robert Entjer, Vectra Bank Colorado
 Christian Fahs, Capital One
 Crystal Fernandez, State Farm Insurance
 Casey Fleming, Fidelity Investments
 Sasha Franger, Empower Retirement
 Michaela Gaines, JPMorgan Chase & Co.
 Liz Gardner, Xcel Energy
 Rene Gates, Onyx Data Solutions
 Kaki Giauque, Ernst & Young LLP
 Lisa Gigax, Empower Retirement
 Matthew Gordon, Microsoft Corporation
 Tom Green
 Diane Grizzle, Empower Retirement
 Patrick Halas, Empower Retirement
 Robert Haller, Capital One
 Alex Hammerstein, CBRE, Inc.
 Dedra Harrell, UPS
 Ashley Haugen, Vectra Bank Colorado
 Michael Havlik, EverCommerce
 Justin Hawksley, Creative Planning Inc.
 Travis Heath, Zions Bancorporation
 Kelly Helgoth, Empower Retirement

Caleb Hester, UMB Bank
 John Hickerson, Paylocity
 Sarah Hilsendager, Amica Mutual Insurance Companies
 Lindsay Holliday, Ernst & Young LLP
 Dawn Hotop, Empower Retirement
 Tierney Hudson, State Farm Insurance
 Ryan Hulslander, Fidelity Investments
 Russell Iverson, Aims Community College
 Elaine Jamison, BOK Financial
 Devin Jarvi, Capital One
 Kelli Joens, Empower Retirement
 Devon Johnson, Fidelity Investments
 Casey Karcich, JPMorgan Chase & Co.
 Katie Keller
 Morgan Keller, BOK Financial
 Aimee Keyes, Vectra Bank Colorado
 Nadia Khorchidian, Janus Henderson Investors
 Allie Kind, Fidelity Investments
 Molly Kocalski, USPTO
 Sean Koutsakis, Bank of the West
 Todd Krapf, Hays Companies of Denver
 Jaime Kretschmer, Fidelity Investments
 Kris Langevin, Amica Mutual Insurance Companies
 Dustin LaRosa, Empower Retirement
 Gaddi Layden, Morgan Stanley
 Kylie Lewis, Empower Retirement
 Robert Likos, Bank of the West
 Avi Loewenstein, Brownstein Hyatt Farber Schreck, LLP
 Cecilia Lopez, BBVA Compass
 Dan Lourenco, Caliber Home Loans
 Susan Lubeck, Empower Retirement
 Michael Lucas, JPMorgan Chase & Co.
 Jennifer Madden, Vectra Bank Colorado
 Megan Mann, Vectra Bank Colorado
 Nicole Marquez, BBVA Compass
 Erich Martin, American Express
 David Martinez, UMB Bank
 Ismael Martinez, Pinkard Construction
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 Katya Meza-Doyle, DaVita
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 Steven Monetti, Ascend Agency
 Jannett Morales, UPS
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 Stephanie Moreno, Worldpay, Inc.
 Rian Morrissey, Edward Jones
 Cole Mosser, Fidelity Investments
 Jennifer Murray, Empower Retirement
 Danielle Musso, Empower Retirement
 Luke Naes, Bank of America Private Bank
 Lawrence Neal, State Farm Insurance
 Shirley Nguyen, American Express
 Jessica Nichols, Pinkard Construction
 Lesly Nicole, JPMorgan Chase & Co.
 Kyle Nielsen, Fidelity Investments
 Ken Nishikawa, Janus Henderson Investors
 David Northrop, Kaizen Sales Strategy
 Rachel O'Hara, Empower Retirement
 Mariya Oleynilova, HomeSmart Realty
 Jon Olson, Nordson Medical
 John Orr, BBVA Compass
 Kathy Ortiz
 Brendan O'Shaughnessy, American Express
 Zachary Panther, Worldpay, Inc.
 Katherine Pelepchan, State Farm Insurance
 Amanda Peterson, Colorado Lending Source

Brandon Pickering, Pickering's Auto Service
 Betsy Poell, Pottle Family Foundation
 Christina Poole, Keller Williams Realty Downtown
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 Sandra Rangel, BBVA Compass
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 Marie Reid, CoBiz Financial, Inc.
 David Reynolds, UPS
 Marybeth Richardson, Fidelity Investments
 Laurie Ricks, American Express
 Jody Roberts, State Farm Insurance
 Jon Roberts, State Farm Insurance
 George Robles, UPS
 Ashley Roddy, Fidelity Investments
 Jessica Rodgers, American Express
 Tara Rojas, BOK Financial
 Meredith Rosenblatt, Charles Schwab & Co.
 Chris Ross, Worldpay, Inc.
 Michelle Rubenking, Charles Schwab & Co.
 Jessica Rubin, Janus Henderson Investors
 Brian Russell, BOK Financial
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 Kristina Torres, Empower Retirement
 Madison Travis, Capital One
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 Peter Whatley, Trelora Real Estate
 Heather White, Vectra Bank Colorado
 Miranda Wiechmann, UPS
 Anthony Williams, UMB Bank
 Ryan Williams, Worldpay, Inc.
 Sarah Williams, Pinkard Construction
 Adam Williamson, King Soopers/City Market
 Read Williamson, First Western Trust
 Rosie Wolf, Capital One
 Michelle Workman, Trelora Real Estate
 Mary Wright, Fidelity Investments
 Robbie Wright, State Farm Insurance
 Holly Yarbrough, JPMorgan Chase & Co.
 Sharon Younie, State Farm Insurance
 Dara Zedaker, Empower Retirement
 Steve Ziegler, Z3Talent

2018 in Numbers



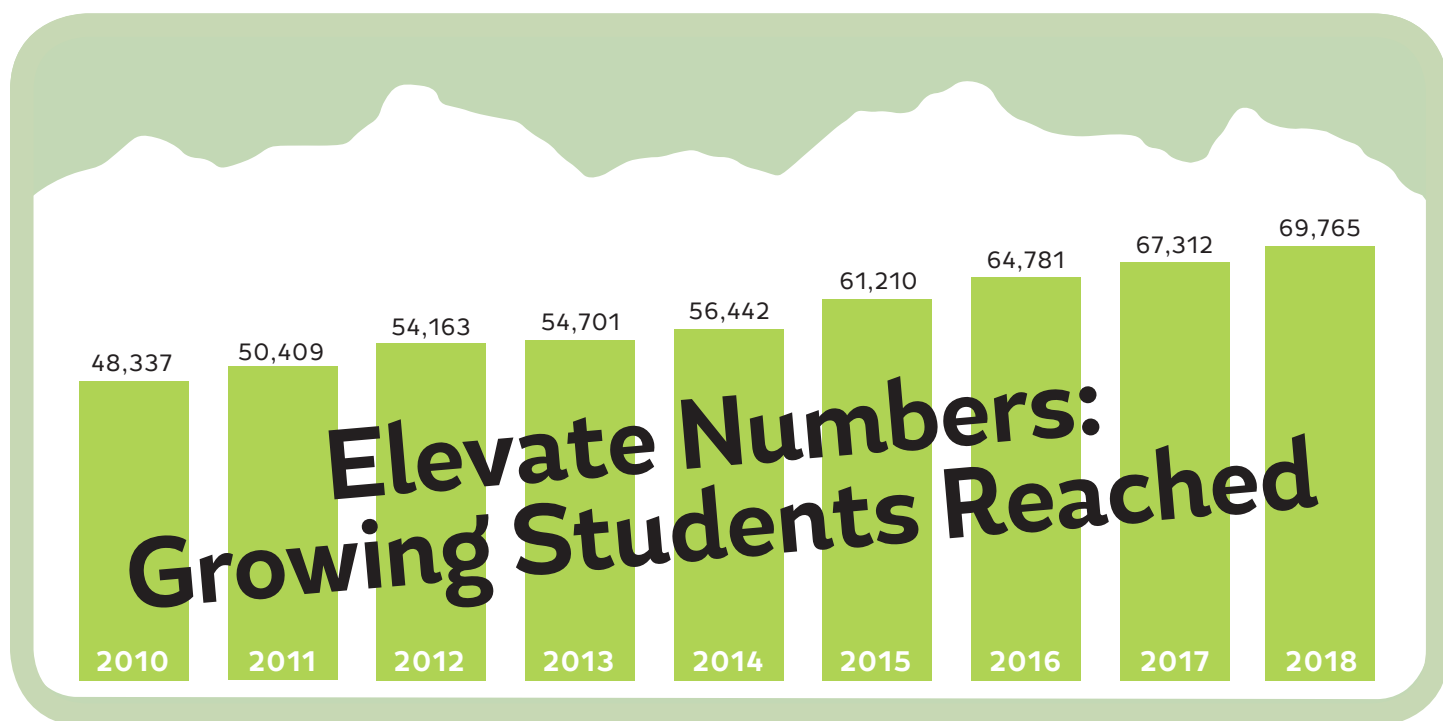
69,765 participants
in 2018



557 schools
in 2018



1671 educators
in 2018





Spark Change



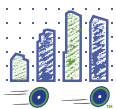
Elevate Impact

Student leaders from McAuliffe International School, a Denver Public School, completed a day of service as the culminating activity of Spark Change, a newest program of Young Americans Center for Financial Education that teaches philanthropy through service learning. This outstanding group of sixth through eighth graders has worked together since the fall researching local nonprofits and leading their school in collecting change to donate to these nonprofits.

The 50 student leaders who participated in the day of service made a big impact on their community. They donated time and treasure to three local nonprofits: Assisted Animal Therapy, Colorado Puppy Rescue, and Swansea Recreation Center.

Spark Change Coordinator Kelsie Byrd was on hand to help the students during their day. “Sometimes the simplest of things like cleaning up trash can make all the difference,” she said. “I’m really proud of their hard work and how they see themselves as change agents!”

\$38,779.87 collected from 22 schools in 2018



On the Road

Elevate Expansion

Serving small schools and communities outside the metro area, AmeriTowne On the Road delivered hands-on financial education to fourth and fifth grade students across the state for a fifth year.

6,449 participants from 115 schools in 2018



Something Shared

Cindy, a parent volunteering in the TV Station, has had three daughters participate in On the Road with Desert Sage Elementary. “This program had a huge impact, especially on my daughter Ayana,” she said. **“AmeriTowne takes learning out of the classroom and into the real world. Ayana still talks about making a budget and saving money.”**

Something New

AmeriTowne On the Road served 226 students in its inaugural visit to Colorado Springs. Stetson Elementary teacher Andrea Rodriguez was thrilled: **“We have traditionally participated in Young AmeriTowne in Denver, but we couldn’t get buses this year. I’m so glad that we were able to participate—there’s no other curriculum that teaches life skills!”**



The Year in Snapshots

March 2018

YouthBiz Lab celebrated its grand opening with an entrepreneur networking session.



Spring

A new International Towne committee met for the first time to explore continued growth.

May

Colorado Bill HB18-1305 officially added Young Americans Center for Financial Education to the voluntary income tax contribution list. You can now support hands-on financial education as you do your taxes.

Summer

Exactly 1,006 campers participated in summer day camps through Young Americans Center.

January

Young Americans Bank in Lakewood, the third location for the bank, officially opened for business.



April

Young entrepreneurs sold their products at YouthBiz Marketplace. The 55 participating businesses made sales totaling \$4,107.

September

Teachers used a new Young AmeriTowne curriculum that divides lessons into themes.

June

The first-ever Directors Summit brought together leaders from Young AmeriTowne, AmeriTowne On the Road, Rural AmeriTowne in Wray, Colorado, WyoTowne in Casper, Wyoming and summer camp programs in New Mexico.



September

YouthBiz entrepreneurs participated in Denver Startup Week through the Youth Pass program.



October

Spotlight on YouthBiz Stars gala raised \$248,000.

November

Staff delivered a YouthBiz StartUp pilot in Cabo San Lucas, Mexico.



December

Young entrepreneurs sold their products at YouthBiz Marketplace. In total, 92 businesses participated and made \$13,616.03 in sales.



September

Middle and high school students competed in Burger Biz, a collaboration between Young Americans Center and Park Burger.



November

Young AmeriTowne of Kansas celebrated its grand opening with a ribbon cutting at its facility in Lenora, Kansas.



April 2019

Governor Polis officially signs the "Lemonade Bill" into law, permitting youth to run seasonal businesses in Colorado.





YouthBiz Stars

Join us on Thursday, October 3rd for the 2019 Spotlight on YouthBiz Stars gala. Tickets and table sponsorships are available at yacenter.org.

Elevate Success

The 17th annual Spotlight on YouthBiz Stars, presented by CoBank, raised \$248,000 for the hands-on financial literacy programs of Young Americans Center for Financial Education. Three Colorado youth-owned businesses were named winners:

The Lucky Penny, created by Liam Lennon (age 11), mentor Scott Wylie

Rudspice, created by Emily Rudnick (age 15), mentor Margaret Kelly

Elevation Creations, created by Brenden Coney (age 18), mentor Bahman Shafa

Thursday, October 3, 2019

