



INNOVATION



CONFIDENCE



PERSPECTIVE

2019



Young Americans
CENTER FOR FINANCIAL EDUCATION®

Annual Report

Denver, Colorado



FROM THE PRESIDENT

I want to personally thank you for your support of Young Americans Center for Financial Education.

Your contributions come at a critical time and aid the Center in its renewed commitment to educating youth across the state of Colorado in these challenging conditions. The Young AmeriTowne financial literacy, International Towne global economics, and YouthBiz entrepreneurship education programs have never been more relevant or important. These programs give youth the knowledge, skills and desire to succeed in the free enterprise system and to take ownership of their financial futures.

This summer and fall, we are dedicated to providing our hallmark experiential learning programs whether they are delivered in-person or via remote learning. I am so proud of the work our program staff has done to develop a suite of online courses so students continue learning even during these challenging times.

Your gift helps ensure the Center is able to continue educating Colorado youth with exceptional programming designed to help them learn about personal finance, economics, starting a business and careers in a fun and engaging way.

Sincerely,
Richard E. Martinez, Jr.

3
BOARDS

50
MEMBERS

600+
**CUMULATIVE
YEARS OF
EXPERIENCE**

BOARDS OF DIRECTORS

Young Americans Bank

Debbie Meyers, Bank Strategies, LLC (Chair)

Shawn Cole, Bank of the West

Jeb Dickey, Daniels Fund

Norm Franke, Alpine Bank

Bud Hollenkamp, BKD CPAs & Advisors

Richard Martinez, Jr., Young Americans Bank

David Pass, UMB Bank

Angela Petrucci, NBH Bank

Jonathan Rogers, Bank of Colorado

Scott Simon, Fire and Police Pension Association of Colorado

Joe Van Haselen, MidWestOne Bank

Jonathan Vickery, Brown Brothers Harriman & Co.

Young Americans Center for Financial Education

David Wolf, Wolf Asset Management Corporation (Chair)

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Tamara Doi Beck, Northern Trust Asset Management

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Jerry Maglio, Independent Consultant

Charlie Maguire, Bryan Cave Leighton Paisner LLP

Richard Martinez, Jr., Young Americans Center for Financial Education

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Bo Peretto, Daniels Fund

Chris Picardi, KeyBank

Michelle Rosenberg, Janus Henderson Investors

Erin Simmons, Davis Graham & Stubbs LLP

Aubrey Thacker, Charles Schwab

Heather White, VectraBank

Nancy Wigton, Cambiar Investors, LLC

YOUTH ADVISORY BOARD

This inspiring group of eighth through twelfth graders is the face of Young Americans. Board Member applications are accepted each spring.

Caroline Burke-Dullinger, Co-Chair
12th Grade, Colorado Academy

Medha Pan, Co-Chair
12th Grade, Cherokee Trail High School

Ethan Cox
11th Grade, Golden High School

Ashley Dunn
10th Grade, Prospect Ridge Academy

Nicholas Fenton
12th Grade, Kent Denver High School

William Forbes
11th Grade, Kent Denver High School

Matthew Gin
12th Grade, Kent Denver High School

Riley Hamilton
11th Grade, Home School

Ryan Lam
10th Grade, D'evelyn High School

Jaden Little
9th Grade, Home School

Amelia Marcum
11th Grade, Regis Jesuit High School

Isabelle May
10th Grade, St. Mary's Academy

Parker Murane
11th Grade, East High School

Gabriel Nagel
9th Grade, East High School

Frederick (Logan) Norman
11th Grade, Peak to Peak High School

Kylie Olson
11th Grade, Castle View High School

Kevin Reyes
11th Grade, Regis Jesuit High School

Raquel (Rocky) Schaffer
11th Grade, Kent Denver High School

34,515

STUDENTS IN 2019

433

SCHOOLS

524,458

STUDENTS SINCE
INCEPTION

37%

LOW-INCOME

YOUNG AMERITOWNE

“I still practice the tools I learned as a youth in Young AmeriTowne. Now I get to share this same learning experience with my daughter so that she too may have a bright financial future.”

— Eponine, Parent Volunteer

As Young AmeriTowne entered its 29th year, donor support propelled this rite-of-passage to reach 50 percent of Colorado fifth grade students in 2019.

While Young AmeriTowne leaves lasting memories for all students, the lessons are particularly impactful for students who may not receive financial education at home.

When Teacher Vanessa Laumbauch brought her fifth graders to AmeriTowne in February, she spoke directly to this point: “For many of our students, saving isn’t as important at home or it’s something that isn’t shared with children. Young AmeriTowne provides students with the power of choice, which leads to opportunity.”

50%

of Colorado fifth graders receive a hands-on lesson in free enterprise through Young AmeriTowne.

ON THE ROAD

Donors have sent Young AmeriTowne “On the Road” for six years now, delivering financial education to students across the state.

7,499

STUDENTS IN 2019

6

LOCATIONS

26,517

STUDENTS SINCE
INCEPTION

50%

LOW-INCOME







YOUTHBIZ

Malcolm Davis teaches an introductory business track course as part of the Career and Technical Education (CTE) program at Westminster High School, and he incorporated YouthBiz StartUp as a way to build on existing curriculum.

“YouthBiz StartUp provided my students with the chance to look at real-life challenges, but it demanded that they think critically and creatively to generate the best possible solution to the problems they see today,” writes Davis. “It is amazing to observe students extending beyond previous self-imposed boundaries and become creative thinkers and doers. From start to finish, the YouthBiz Startup curriculum encompasses everything my students need to know to become successful business owners that make wise financial decisions.”

Thanks to donor support, 2,345 students enjoyed a real-life experience in entrepreneurship in 2019, a growth of 60 percent from 2018. These youth gained problem solving, collaboration, salesmanship, and self-awareness skills that will help them succeed in school and in life.

2,345

STUDENTS IN 2019

60%

GROWTH

53%

LOW-INCOME

11,469

STUDENTS IN 2019

84

SCHOOLS

151,206

STUDENTS SINCE
INCEPTION

27%

LOW-INCOME

INTERNATIONAL TOWNE

“This program exposes my students to adventures they wouldn’t normally experience.”

— Jon Caverly, 6th Grade Teacher

The world is a big place—and even bigger when you’re in middle school.

Through International Towne, supporters enable students to run the world (16 countries), helping them gain an understanding of important concepts such as tariffs, supply and demand, and the cultures, languages, and foods of other countries.

“This is our middle school’s most fun field trip,” says Debra Rivera, a Denver Center for International Studies sixth-grade teacher. “They get hands-on learning alongside their schoolwork and are able to really experience leadership roles.”

While International Towne isn’t quite as big as the world, students still see the change one person can make.

ESTABLISHED

1992

A hands-on lesson in
global economics



2019-2020 SUPPORTERS to DATE

Thank You! You make hands-on learning possible for 70,000 youth every year.

\$50,000 and Above



DANIELS FUND

Facilities Sponsored in Legacy of Bill Daniels



Anonymous

\$20,000 - \$49,999

AAA Colorado
Adolph Coors Foundation
Aegon Transamerica Foundation
Amica Companies Foundation
Cambiar Investors, LLC
Cherry Creek Shopping Center
Children's Hospital Colorado
Colorado Taxpayers through CO State Income Tax
Refund Donations
Comcast
Fun Services, Inc.
Janus Henderson Investors

JPP Family Foundation
KeyBank/KeyBank Foundation
Kroenke Sports Charities
Madge M. and Joseph T. Mohar Charitable Foundation
Schlessman Family Foundation
Schomp Automotive
Techstars
The Carter Chapman Shreve 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 and Alameda
Corridor Business Improvement
District
Alpine Bank
Bank of America
Bank of the West
BOK Financial
Capital One
City of Lakewood
Community First Foundation
CyberTeKIQ
Denver Active 20-30 Children's
Foundation

Eide Bailly LLP
El Pomar Foundation
Empower Retirement
Fidelity Investments
FirstBank
IMA Foundation
Richard and Lesley Jennings
JPMorgan Chase & Co.
Kenneth King Foundation
King Soopers
Lloyd David and Carlye Cannon
Wattis Foundation
Lutheran Medical Center

PNC Bank
Robert and Judi Newman Family
Foundation
Rocky Mountain Hospital for
Children at Presbyterian/St.
Luke's
Safeway Foundation
University of Denver
The UPS Foundation
U.S. Bank Foundation
Vectra Bank
Wells Fargo

\$5,000 - \$9,999

Anonymous	Community Banks of Colorado	Nordson Corporation Foundation
Bandimere Family Foundation	John Dozier	Riveron
Bankers' Bank of the West	Stephanie and Colin Dunn	Bret and Kim Siepman
Brownstein Hyatt Farber Schreck, LLP	Edward J. Madigan Foundation	Aubrey and Mary Beth Thacker
Champion Bank	GE Johnson Construction Company	The Andrea-Mennon Family Foundation
Linda and Don Childears	Ibex Investors	The Lathrop Charitable Fund and Darrel and Pamela Lathrop
Chris & Joy Dinsdale Family Foundation	iHeart Media	The Reel Family Foundation, Inc.
Colorado Public Radio	Kinder Morgan Foundation	David and Pam Wolf
	Legacy Bank	

\$1,000 - \$4,999

5Star Bank	Deloitte	One Floor Up
American Family Insurance Dreams Foundation	Tamara Doi Beck and Darren Beck	David Pass Jr. and Shawna Pass
American Furniture Warehouse	Jim Doolittle	Jacob and Jennifer Payne
Arapahoe Community College	Ron Dullinger	Christopher and Alexandria Picardi
Bank of Colorado	Essential Investment Partners	Pickering's Auto Service
BBVA Compass Foundation	Norm and Lisa Franke	Pueblo Community College
Stephanie and Steve Bendrick	Front Range Community College	Red Rocks Community College
David Billingslea	George W. Hopper Family Foundation	Robert Rhue
BKD CPAs & Advisors	Michael and Elean Gersack	RLC Foundation, a donor-advised fund of Rose Community Foundation
Brown Brothers Harriman & Co.	Go Urban Companies	Harold and Sally Roberts
Bryan Cave Leighton Paisner LLP	Haynes Mechanical Systems	Scott Saltzman
Shannon Burke	Bud and Lori Hollenkamp	Erin Simmons
David and Karen Burlage	Alice and Mike Jackson	Scott and Christine Simon
Carter Family Foundation	Andrew and Anne Jacob	Jim and Connie Steeples
Charles Schwab Foundation	Koelbel & Company	Elizabeth Tasker and Curt Waltrip
Rowena Cipriano-Reyes and Gregory Reyes	Shannon and David Lemmon	The Rifkin/Bennis Family Foundation
Tracy and Louis Clough	Avi and Sydney Loewenstein	Tracy Family Foundation
Johnathan Coleman	Jerry Maglio	June Travis
Colorado Lending Source	Charles and Susan Maguire	Deborah Wein
The Colorado Trust	Richard E. Martinez, Jr. and Staci Martinez	David Whitcomb
Community College of Aurora	Daniel and Stephanie McCoy	Heather and Brian White
Community College of Denver	Debbie and Marty Meyers	Nancy and Richard Wigton
Evan and Debi Crist	MidWestOne Bank	Leroy and Kristi Williams
CSU Global	Simone Montoya and Jess Redman	Andrew and Jackee Woodman
Michael and Tricia Cusick	Larry and Devyn Nettingham	UMB Bank
Davis Graham & Stubbs LLP	Northern Trust Asset Management	Nick and Ian Zieser
The DaVita Village	Susan O'Donnell	

SPONSOR SPOTLIGHT: STATE FARM

State Farm has positively impacted youth financial education for more than 15 years.

In 2019, State Farm awarded \$50,000 to supply Young AmeriTowne student workbooks and to fund the Send-a-School Initiative, which provides scholarship funds that enabled 8,271 low-income youth to participate in Young AmeriTowne or International Towne last year.

State Farm also facilitated a partnership with Aurora Public Schools, where 2,177 students gained a hands-on lesson in financial education.

Young Americans Center recognized this tremendous impact at the 2019 Spotlight on YouthBiz Stars gala.



NEW STUDY REVEALS AMAZING IMPACT OF AMERITOWNE

When you make a gift, you want to know the programs you support have their promised impact. Results prove that AmeriTowne positively affects students, schools, and families.

The results of a rigorous, new study of Young AmeriTowne by the education evaluation experts at QREM are in and the results are remarkable.

Thanks to the support of countless donors, Young AmeriTowne impacts students, their schools and their families. Even more notable are the gains by low-income students, who outdid their peers from more affluent schools in several key skills, including financial literacy and business mindset.

Young Americans Center is deeply grateful to the Carter Chapman Shreve Family Foundation for funding this important study on behalf of all donors.

7.1% GROWTH IN PERSONAL FINANCE

driven by gains in valuing a career over employment, financial literacy and personal responsibility.

6.2% GROWTH IN CIVIC ENGAGEMENT

as students gained an understanding of their role in the community and their impact within it.

30% IMPROVEMENT in math from 4th to 5th grade.

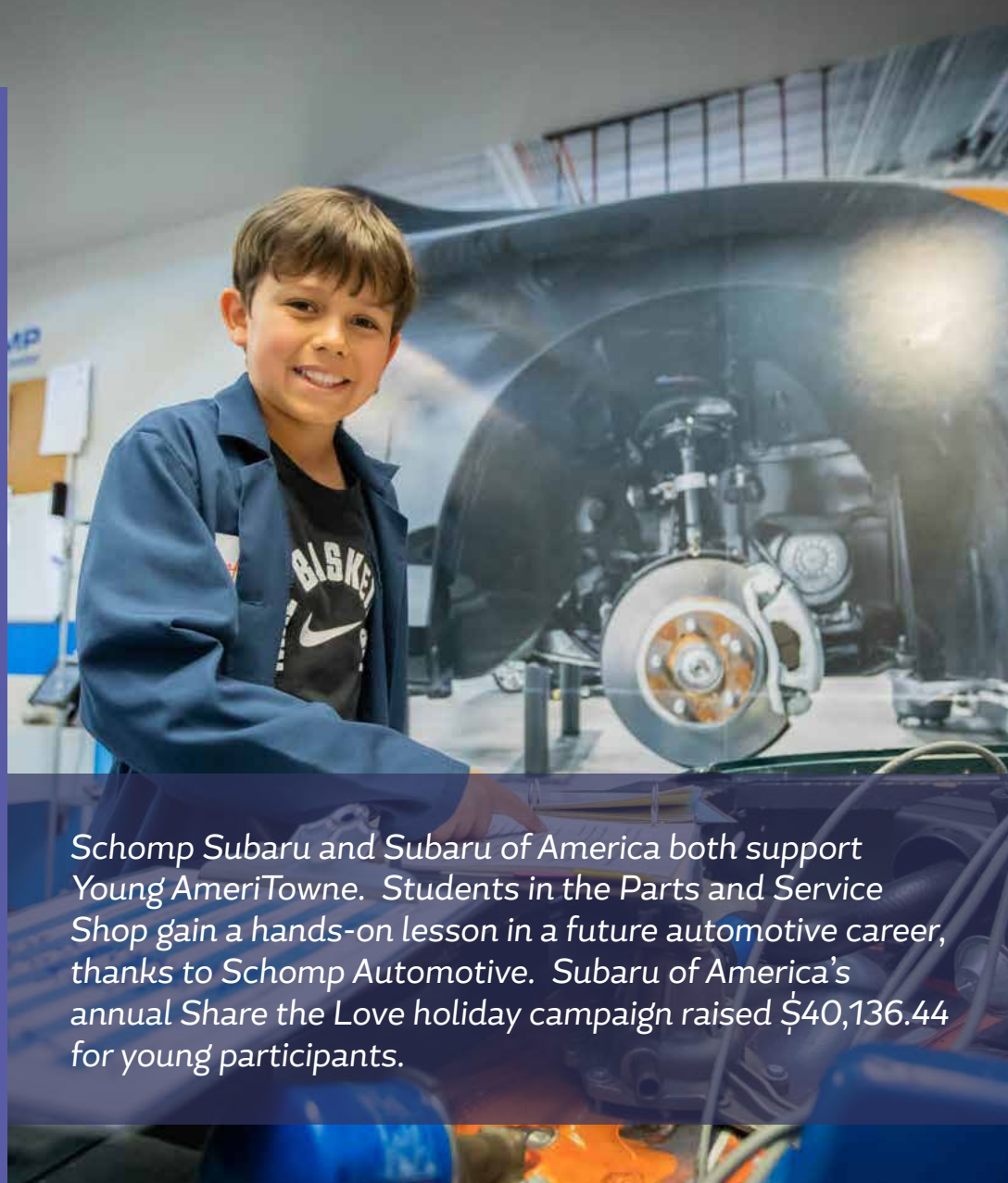
12% IMPROVEMENT in English.

SHARE THE LOVE

Young AmeriTowne was one of the beneficiaries of Subaru's annual Share the Love holiday giving campaign. In total, Schomp and Subaru of America donated a generous \$40,136.44, which provided materials, training, and a day-in-Towne experience for 16 schools.

An AmeriTowne alum, Schomp Subaru Senior Client Advisor Brandon Nieves was thrilled to support the program. He fondly remembers his experience and the valuable lessons he learned.

"Being able to figure out money as a kid has helped me manage my own finances. I hear so many people in my industry say they don't know about credit cards or interest—they need this kind of education, too!"



Schomp Subaru and Subaru of America both support Young AmeriTowne. Students in the Parts and Service Shop gain a hands-on lesson in a future automotive career, thanks to Schomp Automotive. Subaru of America's annual Share the Love holiday campaign raised \$40,136.44 for young participants.



SEND-A-SCHOOL

Here in Colorado, 19 percent of households are underbanked and 27 percent have no savings at all. Fortunately, research demonstrates that financial literacy makes a difference.

Each year, donors of the Send-a-School Initiative afford low-income schools an opportunity to participate in the Young AmeriTowne and International Towne educational programs.

These programs provide youth with real world skills and career development opportunities that lead to financial independence for individuals and families, and ultimately provide strong economic development opportunities for communities.

8,271

**LOW-INCOME STUDENTS
IN 2019**

\$247,000

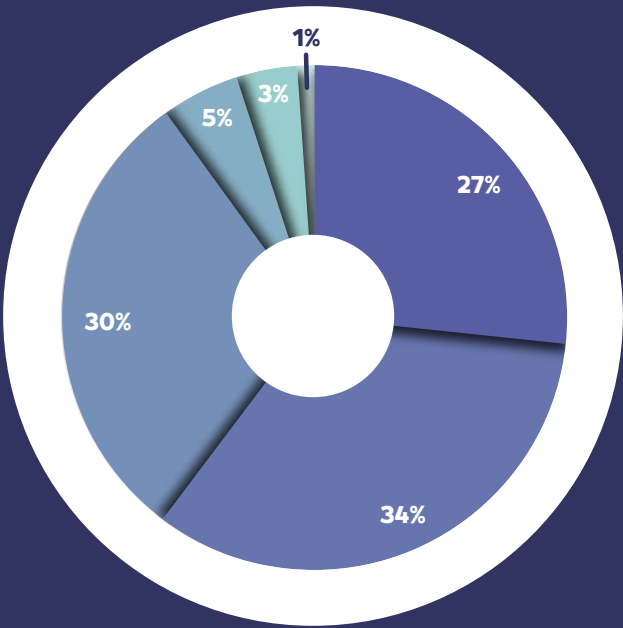
**FINANCIAL SUPPORT
PROVIDED**



“Young AmeriTowne is such a great learning experience and it has taught me so much in a real [sic] fun and interactive way! It teaches us about economics, philanthropy, and running our own business. Because of AmeriTowne, I know the different between a debit and credit card and how to use them, how to budget, how to spend and save my money and so much more. All of these things will come in handy for the rest of our lives.”

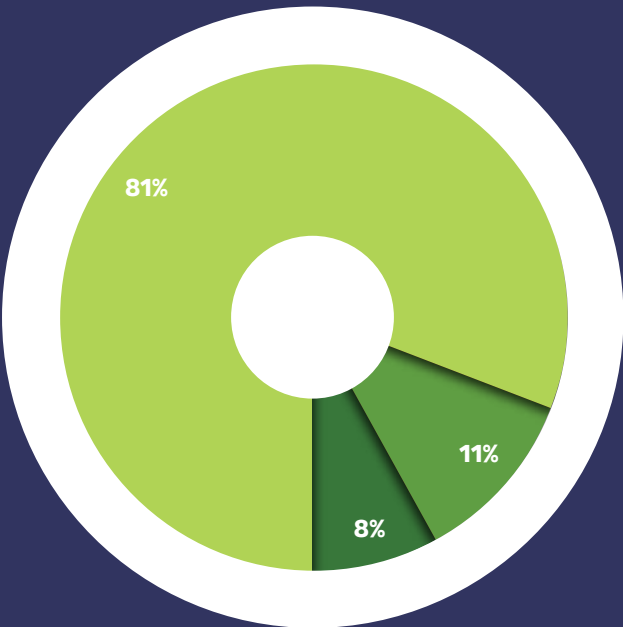
— Young AmeriTowne student

FINANCIALS



REVENUE

- 27% Contributions
- 34% In-Kind
- 30% Program Fees
- 5% Special Event
- 3% Licensing/Service Fees
- 1% Other



EXPENSES

- 81% Program
- 11% Fundraising
- 8% Management and General



SPOTLIGHT ON YOUTHBIZ STARS

Join us online,
Thursday, October 1,
2020 at 6:00 p.m., for
this annual business
competition and gala
fundraiser which
supports financial
literacy education
and experiential
entrepreneurship
learning opportunities
that reach nearly
70,000 youth every
year.

\$194K

RAISED IN 2019

OCT. 1

SAVE THE DATE
FOR THE 2020
EVENT

"The only way you can get better at something is to practice. Don't get discouraged by the bumps and failures along the way. There are always lessons to be learned."

-Gabe Nagel, age 15
Owner of Gabe's Bazaar
2019 Spotlight on YouthBiz Stars Finalist

hBiz