

Introduction to Young Investors Society

Who We Are:

Young Investors Society (YIS) is a 501(c)3 non-profit that offers free high-quality financial literacy programs to high school students through its proprietary online platform. We aim to teach financial and long-term investing skills that will last a lifetime and empower students to take control of their financial futures. You can learn more about YIS on our website at www.YIS.ORG. You can see our Overview Video here: https://www.youtube.com/watch?v=Pr_L0kqIsWw

Problem:

- Two-thirds of High School students fail a basic financial literacy test (JumpStart).
- 56% of Americans have less than \$10,000 saved for retirement (GoBankingRates).
- 76% of college students wish they had more help to prepare for their financial futures (KeyBank).

Our Goal:

We aim to give high school students the opportunity to learn life-changing habits for saving and investing in stocks, in their communities and in themselves. We successfully piloted the program in 6 schools in 2014-15, added 46 more in 2015-16 and now, in our 7th year, have over 1,100 schools and counting. Our program has reached over 7,500 students in 44 states across the U.S. and 24 countries in Asia, Europe, Africa and Latin America.

Our lessons consist of online interactive activities, engaging presentations and curriculum support videos, along with peer-led activities focused on financial literacy and emphasizing the importance of saving and investing. There are engaging videos to accompany each lesson on our YouTube channel: <https://www.youtube.com/channel/UCxAmBT67-w01EfmOT-pD9MQ>. You can see a sample curriculum support video here: <https://www.youtube.com/watch?v=JPBJyZkUgsU>

We recently launched our diversity & inclusion initiative (Access Initiative) to focus on under-resourced schools. We hope to end the cycle of generational poverty by providing a financial literacy platform to underserved high school students, encouraging them to take an active role in their financial futures. Access schools now comprise more than 10% of our total schools served. You can learn more about our Access Initiative here: <https://yis.org/about-yis/access-initiative/>

Cost: Our program is 100% FREE to students from all backgrounds and at all socio-economic levels. There are no curriculum costs for schools or teachers.

Our Programs:

Money Skillz Bootcamp: This is a 10-hour introductory personal finance course for 7th-9th graders that teaches the Seven Golden Rules of Investing as well as the Five Steps to Financial Freedom. It is structured as a student self-study course and meets all the criteria for current distance learning methods.

Courses, Lessons and Videos: We offer over 30 engaging 45-min lesson plans to help students learn the basics of investing, personal finance, economics, and accounting. Each lesson has a downloadable lesson plan, interactive Prezi presentation, and an interactive quiz at the end of each lesson.

School Sponsored Clubs: To ensure a rich experience, YIS will teach students to create life-changing habits of saving and investing in a fun team environment. Each local chapter will learn about personal finance, saving and long-term investment strategies, including subjects on accounting, business ethics, economics, finance, and entrepreneurship. Students will compete with other YIS students using the MyYIS Portfolio, gain leadership experience and learn many life lessons (e.g. hard work, patience, teamwork, etc.) They will also have an opportunity to participate in all YIS programs.

Dollar-a-Day Challenge: YIS helps students to start saving one dollar per day into a personal brokerage account, and investing it. Students learn the power of compound interest and start to actively save for retirement. They can also compete for a donor match scholarship by submitting a brief essay. This year, 100 students were awarded matching scholarships. This program helps students develop the lifetime habit of saving and investing for retirement as well as to understand the value of long-term decisions.

Global Stock Pitch Competition: This competition is the culmination of investment skills gained during the year and provides high school students hands-on mentoring in financial analysis. Students (individually or in teams of two) create a “best stock idea” and analyze a publicly traded company. Each student/team writes a report on their chosen company with a “Buy” or “Sell” recommendation and then defends their analysis in a written report and brief to a panel of industry professionals. The winner of each local competition advances to the regionals, and then to the global final, where one team emerges as the Global Stock Pitch Champion. Local, regional and global competitions occur between April and May every year. The competition rewards long-term thinking, original business analysis, and presentation skills. You can watch the 2021 Global Stock Pitch winning presentation here: https://www.youtube.com/watch?v=_WW5cu2XD-dQ&t=56s&ab_channel=YISORG

CYIA® Designation: This is the highest achievement within Young Investors Society. Students qualify by studying for and passing a rigorous 60-question finance exam, participating in the stock pitch competition, engaging in community service and maintaining a high GPA. The CYIA® Designation is recognized by a growing number of universities and firms as an honor for teenagers around the world.

CFA Institute Investment Foundations® Program: The CFA Institute Investment Foundations Program covers the essentials of finance, ethics, and investment roles, providing a clear understanding of the global investment industry. This 80-hour online learning experience is designed for anyone who wants to enter or advance within the investment management industry, including IT, operations, accounting, administration, and marketing. Candidates who successfully pass the online exam earn the CFA Institute Investment Foundations Certificate, demonstrating a mastery of core foundational principles of the investment profession.

Conclusion:

Investors can change the world! We believe that when youth are empowered by financial literacy, they can become outstanding investors in companies, societies and themselves, thus achieving financial independence and breaking the cycle of generational poverty.