



First Club Meeting

2026–2027

Empowering the Next Generation of Investors



Photo Credit: Bloomberg

YIS Overview Video

Get an inside look at the Young Investors Society — our mission, our programs, and the students whose lives we are changing through financial literacy education.

This short video will give you a powerful overview of what YIS is all about and why joining this club is one of the best decisions you can make.



Click to watch the YIS Overview Video here:
<https://www.youtube.com/watch?v=NsgEwYEOTPU&t=49s>

YIS History, Background & Mission

Our Founding Story

Founded in 2015:
YIS was established by James Fletcher, Founder and CIO at Ethos Investment Management, alongside a team of finance and business professionals.

A Vision for Youth: Recognizing the gap in financial education for teens, Fletcher set out to create an organization that would bring real-world investing knowledge to students worldwide.

Global Reach: From a single club, YIS has grown into a global movement spanning 100+ countries and thousands of schools.

Our Mission

Accessible Financial Literacy:
Make quality financial education accessible to teens worldwide, regardless of socioeconomic background or geography.

Lifelong Skills: Teach finance and investing skills that students can carry with them for a lifetime — from budgeting to stock analysis.

Student Empowerment: Empower students to take control of their financial future through hands-on learning, competitions, and mentorship.

Breaking Cycles: Youth empowered by financial literacy can achieve independence and break generational poverty cycles for themselves and their communities.

Core Values & Impact

Equity & Inclusion:
YIS believes every student deserves access to financial education, regardless of background.

Leadership Development: Students build confidence, teamwork, and leadership skills through club participation and competitions.

Real-World Application: Curriculum is grounded in practical, real-world finance concepts taught by experienced professionals.

Community Impact: YIS clubs foster a sense of responsibility, compassion, and service — creating financially literate leaders who give back.

Founder's Story

Financial Education Opportunity & Why YIS Was Created

The Financial Literacy Gap

Financial education remains critically limited in schools across the country. According to JumpStart Coalition data, two-thirds of U.S. high school students struggle with basic financial literacy — yet students overwhelmingly express a desire to learn money management and smart investing skills that will shape their futures.

Our Founder's Story

James Fletcher, Founder and CIO at Ethos Investment Management, recognized this gap firsthand. Alongside fellow finance and business professionals, he founded YIS in 2015 to give every student — regardless of background — access to the financial knowledge that can change their life.



Watch the Founder's Story:

<https://www.youtube.com/watch?v=ZsCHuHNYWLEt>

Why Learn About Investing?

The Benefits of Starting Early



Build Wealth Over Time

Starting early is one of the most powerful financial advantages you can have. Thanks to compound interest, even small investments made in your teens can grow into significant wealth by retirement. The earlier you start, the more time your money has to work for you.

Develop Lifelong Skills

Investing teaches far more than finance. Students develop skills in business strategy, economics, accounting, and public speaking. These skills are valuable in every career path — and 40% of top MBA graduates enter finance, making early exposure a major competitive advantage.

Make Smarter Life Decisions

Financial literacy empowers students to make informed decisions about savings, retirement planning, and major life choices. Understanding how money works helps you set goals, avoid debt traps, and build a secure future — skills that benefit you no matter what path you choose.

Pop Quiz

If you invested \$100 in
Apple (AAPL) at the end of
2010,
how much is it worth
today?

Who can get the closest?



Pop Quiz Answer

\$18,400

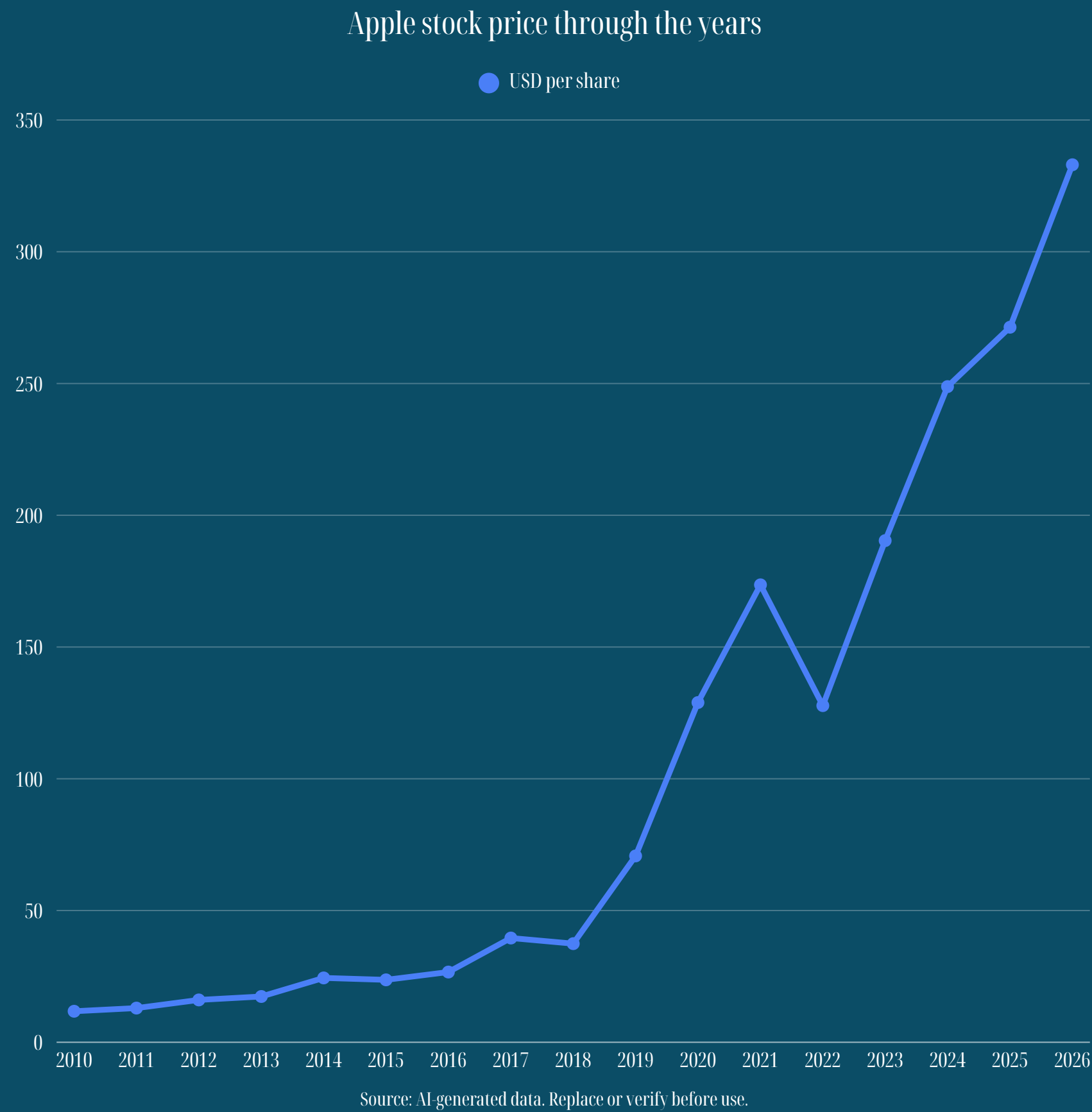
If you invested \$100 in Apple (AAPL) at the end of 2010, when Apple closed the year at about \$46.08 per share, you would have purchased about 2.17 shares.

After accounting for Apple's 7-for-1 stock split in 2014 and 4-for-1 split in 2020, those shares would have become approximately 60.87 shares. Apple is currently around \$302.25 per share, putting the investment at approximately \$18,400.

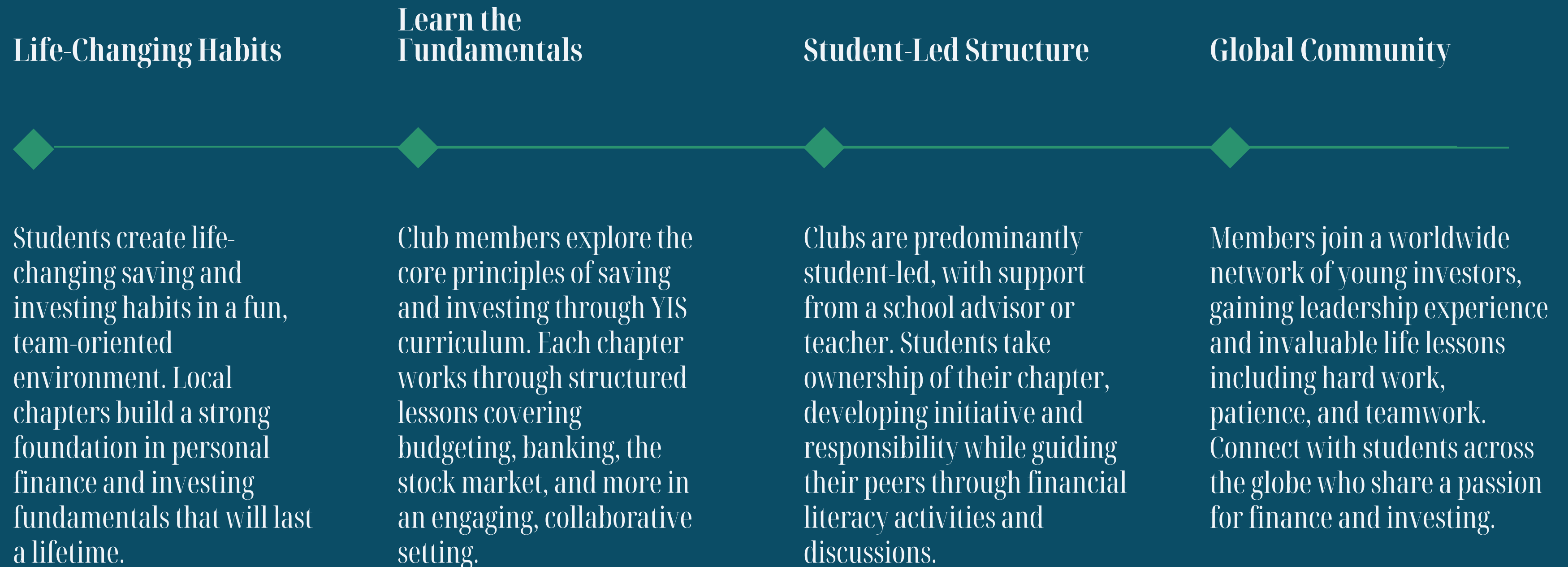
- Initial investment: \$100
- Value today: ~\$18,400
- Gain: ~\$18,300
- Total return: ~18,300%

This calculation does not include dividends.

That's a great example for YIS students of how staying invested for the long term can turn a relatively small initial investment into a much larger amount.



School Sponsored Clubs



Curriculum

Personal Finance – Money Skillz Bootcamp

What You Will Learn

The YIS Money Skillz Bootcamp is a comprehensive personal finance curriculum designed to give students the foundational skills they need to thrive financially.

Curriculum Topics Include:

- Earning Money – Understanding income, jobs, and entrepreneurship
- Budgeting – Creating and managing a personal budget
- Banking – How banks work, accounts, and financial tools
- Career Exploration – Discovering pathways to financial success
- Saving – Building good habits and emergency funds
- Investing – Introduction to growing your wealth over time
- And much more!

Each lesson includes engaging YouTube videos available on YISORG to reinforce learning and make finance accessible to every student.

Once completed, students can earn the Certified Young Financial Literacy Scholars Award.



Curriculum — Investing

Units & Lesson Structure

Units 1–8: Each unit contains 3–4 in-depth lessons designed to build investing knowledge progressively.

Lesson Formats: Every lesson includes Prezi presentations, instructional videos, and quizzes to reinforce learning.

YouTube Library: Video lessons for each unit are available on the YISORG YouTube channel for self-paced review and study.

Sample Lessons

The Value of a Stock: Understand what a stock represents and how equity ownership works in a company.

What Makes a Good Business: Learn to evaluate business models, competitive advantages, and long-term viability.

Learning Finance Language: Master key financial terms and concepts used by professional investors and analysts.

Intrinsic Value: Discover how to estimate a company's true worth and apply valuation methods used on Wall Street.

Skills & Outcomes

Analytical Thinking: Students develop the ability to research and evaluate companies using real financial data and metrics.

Investment Decision-Making: Learn to construct Buy/Sell recommendations backed by fundamental analysis and evidence.

Real-World Application: Curriculum mirrors strategies used by professional fund managers and investment analysts.

Competition Readiness: Lessons directly prepare students for the Global Stock Pitch Competition and CYIA certification.

Idea of the Week

Get Involved & Share Your Ideas

How It Works

Every YIS club meeting kicks off with our Idea of the Week discussion — a student-led segment designed to spark curiosity and real-world financial thinking.



Each week, one student is nominated to:

- Research a company, investment topic, or financial news story
- Present their idea to the group
- Lead a discussion on current events, industry trends, and market predictions



This is YOUR chance to step up, develop your research and public speaking skills, and share insights that matter to you.



Certified Financial Literacy Scholar Award



What Is the Certified Financial Literacy Scholar Award?

The Certified Young Financial Literacy Scholar Award gives YIS high school students the opportunity to demonstrate their knowledge of personal finance and earn an official YIS certificate recognizing their achievement. Available year-round and completely FREE, it is the first national financial literacy exam for high school students offered at no cost.

Topics Covered

Recommended after completing the YIS Money Skillz Bootcamp, the exam covers essential financial concepts including budgeting, saving, credit, investing, taxes, insurance, and more.

The award provides students with a meaningful way to showcase their financial literacy, celebrate their achievement, and demonstrate their commitment to lifelong financial success.

Dollar-A-Day Challenge

Build Lifelong Saving & Investing Habits



What Is the Dollar-A-Day Challenge?

Invest just \$1 per day into a Webull brokerage or custodial account. This simple habit introduces students to the power of compound interest and the importance of saving consistently — skills that last a lifetime and can fund a comfortable retirement.

Build Habits That Last

Students who participate in the Dollar-A-Day Challenge develop real-world financial discipline by:

- Learning how compound interest grows small investments over time
- Practicing consistent saving and investing routines
- Gaining hands-on experience managing a personal account
- Connecting daily choices to long-term financial outcomes

Compete for a Donor Match Scholarship

Students who apply for the Dollar-A-Day Challenge are eligible to compete for a donor match scholarship. Test your knowledge of saving, investing, and compound interest — and earn support for your financial future. Every dollar saved is a step toward independence.

Join the Young Investors Society and start your investing journey with the Dollar-A-Day Challenge, presented by Webull.

Download the Webull App to get started and use the link below to open your account today!

<https://www.webull.com/ko-yield/1767963233092-354026>

Finance Knowledge Bowl

Programs – Quiz-Style Competition



Virtual Competition Format

The Finance Knowledge Bowl is a virtual competition that tests students' knowledge across personal finance, investing, and economics. Students compete against peers from around the world in a dynamic, engaging quiz-style format that reinforces core YIS curriculum concepts.

Topics Covered

Competition topics are drawn directly from YIS curriculum and include budgeting, saving, the stock market, financial events, and economic principles. Every question is designed to reinforce the financial literacy skills students build throughout the YIS program.

Analyst for a Day Finals

Top performers in the Finance Knowledge Bowl advance to the prestigious Analyst for a Day finals — a culminating event where students demonstrate mastery of investing and financial analysis, competing for recognition and awards on a global stage.

Programs – Fireside Chat & Ask the Expert Events

Virtual Networking with Finance Professionals



Virtual Events

Connect directly with finance professionals through our virtual Fireside Chat & Ask the Expert events. Students gain real-world career insights, personal finance tips, and investing fundamentals from industry leaders in an engaging, accessible online format.

Live Q&A Sessions

Every Fireside Chat & Ask the Expert event features a live Q&A segment where students can ask questions directly to professionals. Get honest answers about careers, the markets, financial strategies, and what it takes to succeed in the world of finance.

Career Exposure

From asset management to Wall Street, Fireside Chats & Ask the Expert events expose students to the full spectrum of finance careers. Hear firsthand from professionals about their journeys and discover opportunities in investment banking, portfolio management, financial planning, and beyond.

Certified Young Investment Analyst Designation



CYIA™ is more than a credential. It represents your knowledge, dedication, and readiness to succeed in finance.

What is the Certified Young Investment Analyst Designation?

The CYIA™ Designation is the highest honor within Young Investors Society, recognizing exceptional achievement in financial literacy and investment skills.

With fewer than 10% of YIS students reaching this level, CYIA™ recipients demonstrate outstanding knowledge, discipline, and analytical ability.

The designation provides a meaningful distinction for college applications, resumes, scholarships, and future career opportunities, recognizing students as leaders in financial literacy and investing.

What It Means to Earn the Certified Youth Investment Analyst (CYIA™) Designation

The CYIA™ Designation represents excellence in personal finance and investing. Earning this distinction demonstrates that you have:

- Mastered stock analysis and can evaluate companies and financial statements.
- Passed a rigorous exam demonstrating advanced financial knowledge.
- Maintained strong academic performance and a commitment to learning.
- Built a strong foundation for the future in business, finance, or accounting.

Community Champions

Programs – Stock the Shelves

Fighting Food Insecurity

The Stock the Shelves program is YIS's community-driven food drive initiative. Students collect canned and non-perishable foods for local food banks and pantries worldwide, directly addressing food insecurity in their communities.

34.5% of households with children are affected by food insecurity, a challenge that has seen a 130% increase in recent years. YIS students take action to make a real difference.

Leadership Through Service

Through Community Champions, students develop compassion, empathy, and leadership skills that extend far beyond the classroom. By organizing and participating in local food drives, YIS members learn the value of giving back while building teamwork and civic responsibility.

This program reinforces YIS's mission: empowering youth not only financially, but as engaged, caring members of their global community.



Global Stock Pitch Competition



What is the Global Stock Pitch Competition?

The Global Stock Pitch Competition is the capstone event of the year, bringing together the investment skills students have built through YIS programs. This competition gives high school students the chance to experience hands-on financial analysis while working on a professional-level project.

Overview:

Students (individually or in teams of two) select a publicly traded company and develop their “best stock idea.”

Teams conduct in-depth research and financial analysis—sometimes even meeting with company management.

Each student/team submits a written stock pitch report with a clear Buy, or Sell recommendation, PowerPoint Presentation and YouTube video link of themselves presenting their pitch. All 3 items are required to participate.

Students then present and defend their analysis before a panel of industry professionals.

The Top 100 teams are invited to the Global Youth Investment Summit (GYIS) held in New York City.

Global Youth Investment Summit

About the Summit

High school students from around the world gather to showcase their financial knowledge while participating in workshops, investment panels, case study competitions, debates, and stock pitch competitions. The summit brings together the top 100 teams from the Global Stock Pitch Competition, all competing at the highest level in New York City.



Competitions

Students compete in a variety of investment challenges, demonstrating their research, analysis, and presentation skills before panels of finance industry professionals and judges.

Hands-On Workshops

Students gain real-world insights into investing, financial markets, and careers through interactive workshops led by professionals from leading investment firms. These sessions connect classroom learning with practical industry experience.



Leadership & Networking

GYIS fosters leadership, collaboration, and real-world skills. Students network with peers from across the globe and connect with finance professionals, gaining mentorship and career insights that last a lifetime.



Pop Quiz

If you invest \$1,000 per year starting at age 15 until age 65 at a 10% annual return...
What is the estimated value of your investment at age 65?

Who can get the closest?



Pop Quiz Answer

\$1.28 Million

Assuming the \$1,000 is invested at the beginning of each year:

- 💰 Total contributed: \$50,000
- 📈 Investment growth: ~\$1.23 million
- 🎯 Estimated value at age 65: ~\$1.28 million
- ⌚ Time invested: 50 years
- 📊 Average annual return: 10%

The powerful part:

You only put in \$50,000, but compound growth potentially turns it into more than \$1.2 million in investment gains.

Start early. Invest consistently. Let time do the heavy lifting.



YIS Merchandise

Show your YIS pride while supporting a great cause. All proceeds go directly toward funding YIS programs and initiatives.

From apparel to accessories, our merchandise lets you represent the Young Investors Society community wherever you go.

Every purchase makes a difference. Wear your commitment to financial literacy and help empower the next generation of young investors!

Visit our store at:
young-investors-society.myspreadshop.com



What Type of Investor Are You?



Choice A



Choice B



Choice C



Choice D

3 cartons of ice cream
\$12.00

A sweet treat — popular, satisfying, and gone before you know it. Would you grab all three without hesitation?

Latest blockbuster movie ticket
\$20.00

The hottest film everyone's talking about right now. You want in on the action while the buzz is at its peak.

3 lb pack of filet mignon
\$30.00

Premium quality at a reasonable price. You know real value when you see it — this cut is worth every penny.

12 pack of toilet paper
\$12.00

Practical, reliable, and always necessary. Not glamorous, but it gets the job done and stretches your dollar further.

What Type of Investor Are You?

Growth Investor

You chose the 3 cartons of ice cream (\$12.00). You seek short-term gains and exciting opportunities. Growth investors focus on high-potential assets, even if they come with more risk. You want to see results fast and are willing to act boldly to get them.

Momentum Investor

You chose the latest blockbuster movie (\$20.00). You follow trends and ride the wave of what's hot right now. Momentum investors buy into assets that are gaining popularity and performing well, betting that the trend will continue. You love being ahead of the curve.

Quality Investor

You chose the 3 lb pack of filet mignon (\$30.00). You believe in paying for the best. Quality investors seek out strong, well-managed companies with excellent fundamentals, even if the price is higher. You know that true value is worth the investment.

Value Investor

You chose the 12 pack of toilet paper (\$12.00). You are practical and disciplined. Value investors look for underpriced assets with strong long-term potential. You find hidden gems the market has overlooked and invest with patience and conviction for the long haul.

Follow Us On Social Media / Contact

Stay Connected with YIS

Follow YIS on social media to stay up to date on the latest news, contests, program announcements, and club highlights. Join our growing global community of young investors!

Contact Us

Have questions or want to learn more about bringing YIS to your school? Reach out to our team — we would love to hear from you and help get your club started!

Visit Our Website **www.yis.org**

Explore curriculum, programs, competitions, and resources for students and advisors at www.yis.org. Everything you need to get started with YIS is just a click away.

Christine Tobin — Chief Operating Officer

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We welcome inquiries from students, educators, advisors, and community partners interested in financial literacy and youth empowerment.

Follow [@yisorg](#) on Instagram, Facebook, LinkedIn, and YouTube for contest announcements, student spotlights, event recaps, and financial literacy tips.

YIS Social Media & Updates

YIS updates, program news, and contest opportunities are regularly announced across our social media platforms. Make sure your club is following us so you never miss an important deadline or exciting event. Share your club's journey using #YIS and connect with students from around the world who share your passion for investing and financial literacy.

See You At The Next Meeting!

Thank you for joining YIS!

Together, we are empowering the next generation of young investors.

We can't wait to see you at our next club meeting!

Visit us at www.yis.org
Follow us on social media for updates, contests, and more!



Photo Credit: Bloomberg