



MAY 2022

ANNUAL REPORT 2021

Changing Financial Futures
Forever, Starting Now

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BOARD OF DIRECTORS

"I am so proud of the success that 3rd Decade has had in 2021. We're serving more young people than ever, successfully building a network of support and volunteers, as well as continuing to grow and expand as a team and organization. I look forward to seeing what 3rd Decade accomplishes in the near and far future."



Bob Swift
President
TCI Wealth Advisors

Bob Swift



Desiree Cunningham
Director
Red Ventures



Jeff Locke
Treasurer
Five Oceans Advisors



Kerri Lopez-Howell
Director
Mister Car Wash



Missy Eddy
Secretary
TCI Wealth Advisors



BIG TRANSITIONS

" As I transition out of the role of Executive Director and reflect on the past 4 years, it's impossible not to feel proud of all that the 3rd Decade Community has accomplished. 2021 was a year of growth in so many different areas for the organization, which we were able to capitalize on- most importantly - without diluting the impact that the education and mentorship has on our participants.

I couldn't be more excited to turn the Executive Director responsibilities over to Joe'Mar Hooper who will lead the organization in our next phase, and I can't wait to see all of the things 3rd Decade will accomplish under his leadership. Many thanks to the entire 3rd Decade community, particularly the 3rd Decade staff and Board of Directors, who made my time here so incredibly meaningful. "



Scott Bennett, CFP®

Exiting
Executive Director

Scott Bennett



Joe'Mar Hooper

Incoming
Executive Director

A stylized, handwritten signature in yellow and blue ink.

" I am honored and humbled to have been chosen as the new Executive Director of 3rd Decade. Leading this amazing organization is a privilege and responsibility that I am looking forward to as we aim to grow our reach and serve more and more young people over the next 5 years.

The manner in which 3rd Decade blends financial education with the power of financial mentoring is a model that has proven its worth in the over 1,000 lives they have transformed to date. What's even more exciting is this is only the beginning!

I am looking forward to meeting with new partners and supporters of our work as we proceed to build the infrastructure 3rd Decade needs to succeed in our mission. I also want to thank our Board Chair and founder Bob Swift, along with our outgoing Executive Director Scott Bennett for their commitment and strong leadership that has the organization poised for a bright future! I invite you all to be a part of that bright future as well. "



PARTICIPANTS & PROGRESS

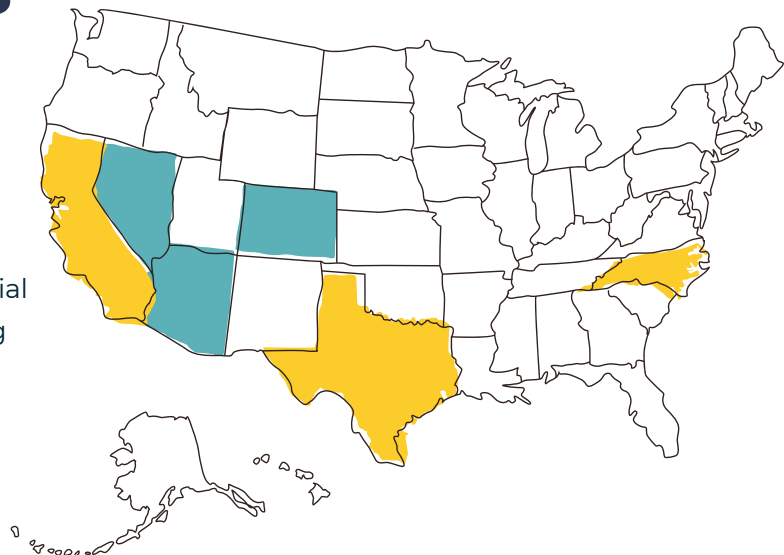
3rd Decade saw a growing interest in our program. Enrollment increased, our waitlist averaged 250 individuals per quarter, and we saw our largest number of graduating alumni to date.

	Q1'21	Q2'21	Q3'21	Q4'21	End of Year Total
New Participants	85	142	58	128	413
Ongoing Participants	419	364	299	233	-
Graduating Alumni	53	53	66	67	129

3rd Decade is Growing

In 2021, 3rd Decade, thanks to introductions made by Dimensional Fund Advisors, was able to expand to three new states and work with Financial Mentor Volunteers from 9 new advising firms in 2021.

- California
- North Carolina
- Texas

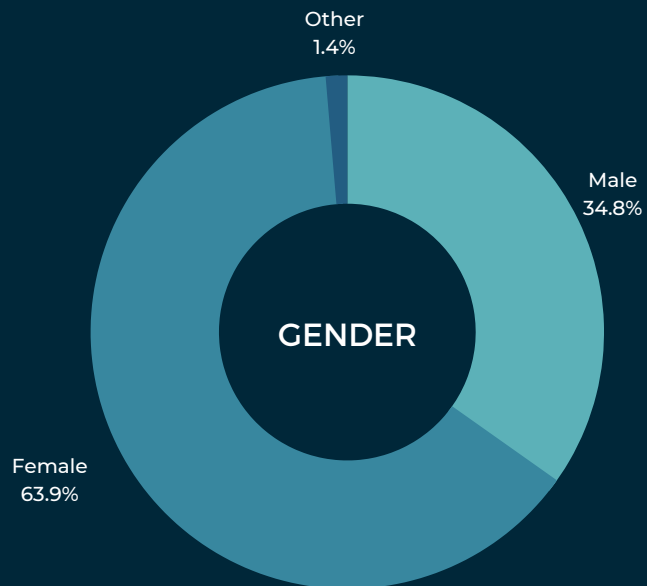
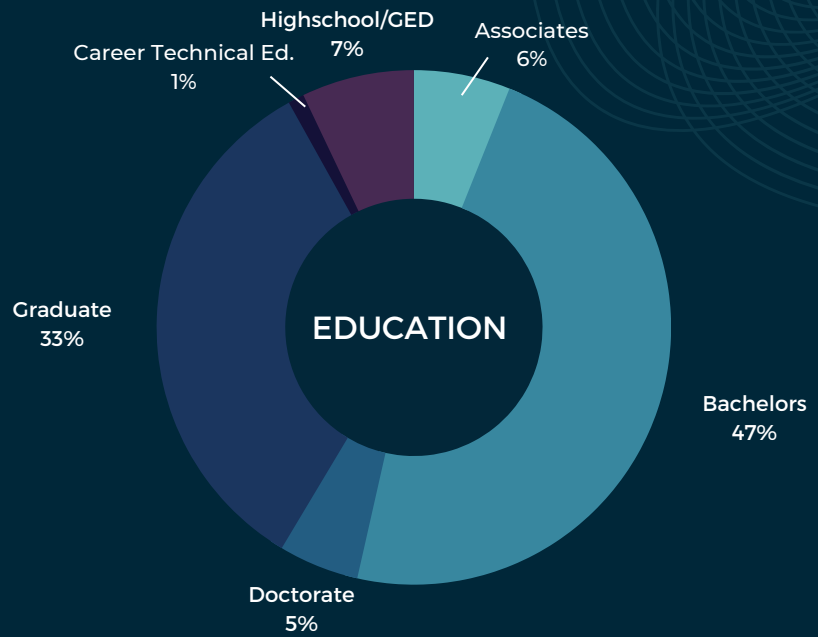


PROGRAM DEMOGRAPHICS

The two eligibility requirements of the 3rd Decade program fall on income and age. An individual household's adjusted gross income may not exceed \$75,000 and a two-earner household's adjusted gross income may not exceed \$120,000 combined. Additionally, all individuals must be between the ages of 18 and 35 at the time of application.

As these are the two main eligibility requirements, 3rd Decade's participant demographics range broadly. Our program serves first-generation college students, single mothers, first-time homeowners, and so many more who are in unique places in their lives. Age, education levels, income levels, ethnicity, and more all vary greatly in the individuals we serve.

These variations in demographics remind us of one important thing: young adults far and wide, regardless of education, gender, ethnicity, etc. are in need of and actively seeking out financial education to improve their financial future. 3rd Decade is continuously working towards equitably serving all eligible individuals.



PROGRAM DEMOGRAPHICS

\$ 40,243

Average Gross Income of 2021 Participants

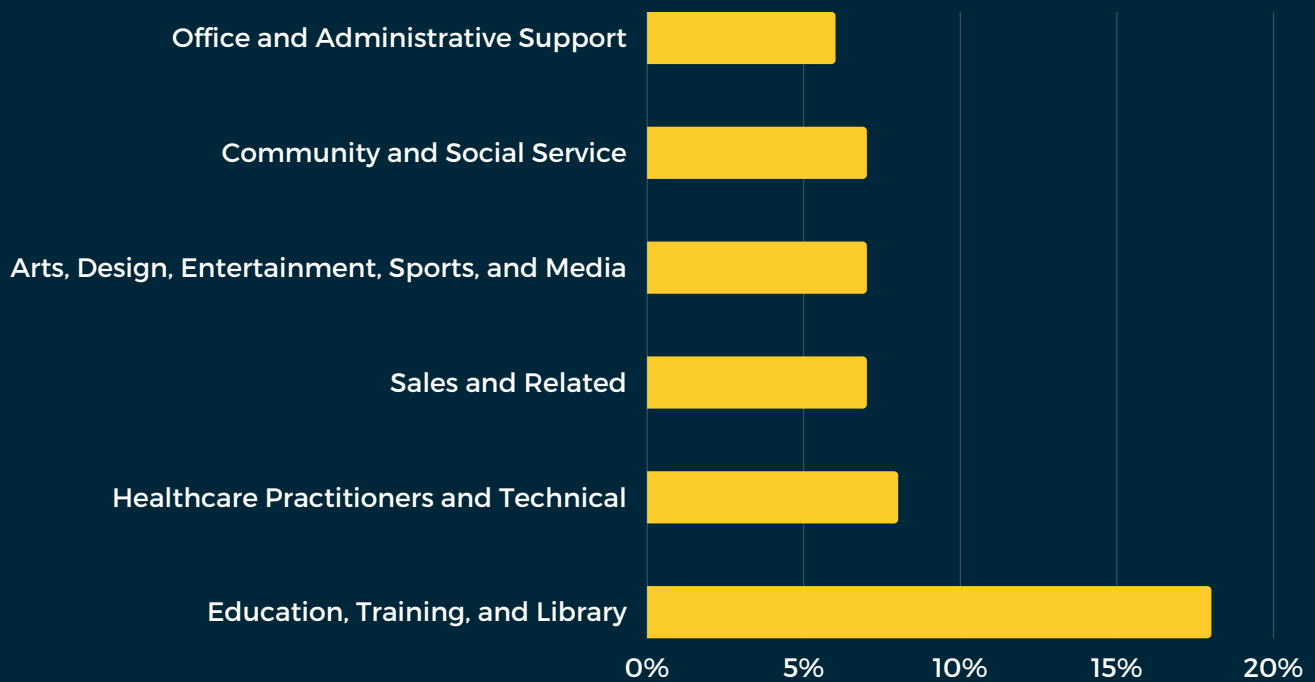
Eligible individuals have an AGI less than \$75,000 or a two earner household AGI less than \$120,000.

25

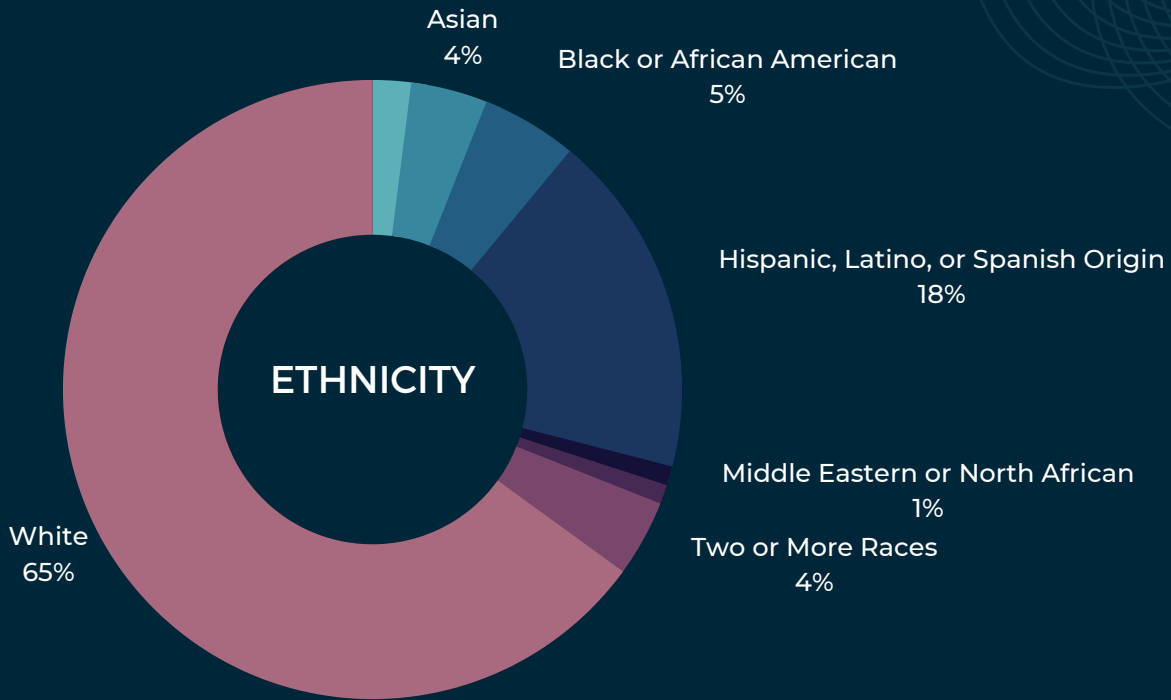
Average Age of 2021 Participants

We serve individuals ranging from ages 18-35.

Top 6 Occupations Served



DIVERSITY, EQUITY, & INCLUSION



In 2021, 3rd Decade contracted Visceral Change, an Organizational Development consultancy that specializes in helping organizations create sociosystems by centering their professional frameworks around diversity, equity, and inclusion.

Visceral Change reviewed all internal and external documents and processes as well as provided training to all of our staff, board members, and key partners to better equip our organization to serve young adults from all backgrounds and experiences.

3rd Decade's working diversity goal is for the diversity of our participants to match the diversity of young adults ages 18-35 in the United States.

While we had not yet reached this goal at the end of 2021, 3rd Decade's program is inclusively attuned to ensure we are equitably serving a diverse population.

We continue to focus our efforts on ensuring all individuals have access to financial education regardless of ethnicity.



PROGRAM LIFETIME OVERVIEW

	2016	2017	2018	2019	2020	2021	2022	Total To Date
Onboarded Participants	60	75	176	294	257	415	-	1,277
Alumni*	-	-	-	-	258	228	80	566

*Participants graduate from the program two years post onboarding with the exception of the 2016 & 2017 cohorts who were enrolled in a piloted 5 year program.

2021 Feedback

"I'm a professional and have always been money savvy, but have struggled to achieve financial stability and security due to student loans and financially supporting my elderly mother. This program helped me feel like I could take control of my financial health, learn about options and make an informed plan towards stability and security." - Amy S.

"The incentive pushed me to get started, but now I feel bad for even getting an incentive because you've made a priceless impact in my future financial success. THANK YOU!"
-Irma S.

"I went from getting financial advice from memes on Instagram to helping my parents plan their retirement. Thank you!" - Anika B.

"Having grown up in a lower middle-class immigrant family, we were always getting evicted and living paycheck to paycheck. I knew I didn't want to put my family through the same thing, never keeping the same friends, and changing schools constantly. My mom always emphasized good credit, no debt, and college. These are all important factors but I had absolutely no idea how to plan or save for my future. When my husband and I got married we made some poor choices and it took us a while to dig out of the hole but once we did I knew that I wanted to learn how to put ourselves on the right track. This program made a huge difference in the way that I view money - not as a scarcity but as a resource. I don't want to approach money from a place of desperation, but from a place of abundance, making it work for me, not the other way around. Thank you to the teachers and the donors for making this possible. I feel so much more hopeful about my future - I can think about leaving something for my children and having a secure "old age"." -Fernanda Q.



IMPACT SPOTLIGHT

What impact has the 3rd Decade program had on your life and the lives of others around you?

"3rd Decade has equipped me with knowledge, resources, and community to establish a foundation of financial security that I can build on as I apply what I've learned in the years to come.

This impact extends to my family as well. During the program, we - the students - were encouraged to share what we've learned with our community and connect others to the 3rd Decade program. As a result, I have started hosting monthly financial sessions with my family to teach them what I've learned. This not only helps them but it serves as an opportunity for me to deepen my understanding of the material as I now serve as the teacher.

Every month, I host a one hour family financial session. Currently, the sessions are attended by my cousins (a mix of millennials and gen-zers), my aunts and mom (gen-zers). My family has responded to the sessions with gratitude, intention, and curiosity. Our group grows every session.

There have been moments of enlightenment and self critique. Coming face to face with our spending behaviors or identifying our challenges to saving were not easy. There were difficult conversations. However, we all continue to show up determined to shift the culture in our family as it relates to personal finance and wealth building. We're all excited for these sessions to continue.

3rd Decade has given me the confidence to lead my family down a new path that ends with financial security."



Leroy Adams
'21 Participant

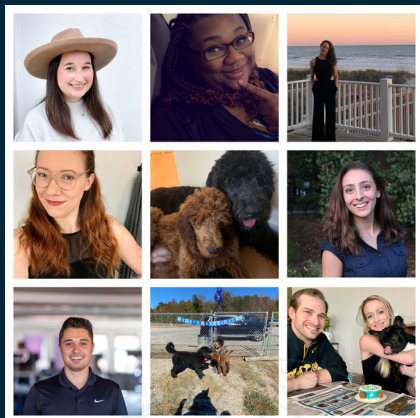
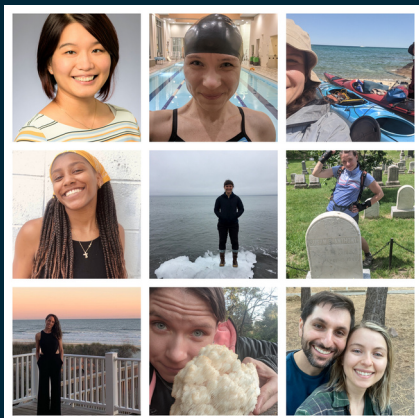


THE FACES OF 3RD DECADE

In 2020, the 3rd Decade Program transitioned to a fully digital learning environment. Both the 3rd Decade team and our participants took this change in stride. We've been able to serve more individuals in more states and have built an even more robust, engaging, and effective program.

This transition meant that we wouldn't be able to take in-person class photos anymore so, we recently came up with a solution! Each quarter, we request that participants send in their headshot for a "long-distance" group photo.

Here are some of the faces of our 2021 Winter cohort, showcasing their personalities, families, pets, and hobbies.



BEYOND THE CLASSROOM

3rd Decade's Megan Stiles is growing a network of professional volunteer Financial Mentors



"As we expand access to our program nationwide, maintaining relevance within our communities and sustainability for our entire team is an important catalyst in our evolution.

Direct feedback from our volunteer Financial Mentors facilitated the development of the Mentor Training & Development Coordinator role.

I look forward to being a focused point of contact in our Financial Mentors' journeys, providing standardized and supplemental education, complete support during their partnership with program participants, and recognition for their service.

Our Financial Mentors are integral to the success of 3rd Decade's mission and vision. They give their time, skill, and talent, and we look forward to celebrating them and bringing attention to the financial change they are helping create. I'm honored to support 3rd Decade and the Financial Mentors."



Megan Stiles, CVA®, AFC®
Mentor Training & Development
Coordinator



DONORS AND SUPPORTERS



2021 INDIVIDUAL DONORS

Thank you to our network of donors, including the many who wish to remain anonymous. Your support and generosity is changing financial futures forever, starting today!

Alan Moore
Ann Cutcher
Bob and Jan Paulette
Bruce and Nancy Harsha
Carole Malan
Catherine Glaser
Charlene Orzech
Charlie Peck
Chiara Altobelli
Courtney Klein
Dale Butcher
Dana Sandoval
Daniel Toal
Darrell Stewart
David Muhleman
Deb Turner
Donna Fulton
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Mickey and Michelle Abeshaus
Nicole Dasilva
Nicole James
Peter Wolff
R. Michael and Laura Sullivan
Ralph Ralston
Raymond Yardy
Robert and Lisa Swift
Sam and Veronica Swift
Scott Bennett
Sherry Mullens
Steve and Becky Nissen
Tamara Morgan
Thomas and Patricia Killoran
Vin and Laurie Nitido
William Hansen
William Lytle
William Porter



QUESTIONS? CONTACT US.

Joe'Mar Hooper
Executive Director

Jennifer Edwards
Lead Financial Mentor

Lacy Wolff Ewing
Marketing &
Development Manager

Megan Stiles
Mentor Training &
Development Coordinator

Nikita Wolff
Program Manager

Nicole Del Percio
Operations Manager



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