3RD DECADE®

2025 ANNUAL REPORT

Changing Financial Futures Forever, Starting Now!

www.3rdDecade.org

OUR PHILOSOPHY

Access to clear, trustworthy financial education and guidance shouldn't depend on where someone comes from, who they know, or how much they earn—it should be available to all.

Young adults are facing financial realities that feel increasingly out of reach. The cost of living continues to rise, debt is more common than ever, and traditional milestones—like buying a home or building long-term savings—can feel delayed or unattainable. Even those who are motivated and working hard often lack access to guidance they can trust.

That's where 3rd Decade comes in.

We equip young adults with practical, unbiased financial education designed to meet them where they are. But knowledge is only part of the equation. Real change happens when that education is paired with consistent, personalized support. Through one-on-one mentorship with volunteer financial professionals, participants gain not only clarity, but the confidence to take action and stay the course.

We're working to reshape how people experience the financial system—by removing barriers, eliminating conflicts of interest, and putting people first.

THE GREATER IMPACT

When individuals have the financial tools and support to make informed decisions, the impact goes far beyond personal finances. It strengthens families, builds more resilient communities, and creates a more equitable future for all.

TO OUR DONORS, PARTNERS, & COMMUNITY

Financial insecurity remains one of the greatest stressors for young adults today. However, at 3rd Decade, we continue to strongly believe that with the right tools, this generation won't just survive; they will thrive. This past year, those we serve faced a multitude of challenges, from the uncertainty of an ever-changing economic landscape and difficult job market, to inflation continuing to outpace wage growth. Despite these realities, we continued to enroll an increasing number of young adults in our programming, while helping our participants set and achieve their financial goals on the path towards success.

- **Expanding Our Reach:** We successfully served 608 new participants this year, marking a 10% increase over 2024. Our community now spans across 46 states, proving that the need for conflict-free financial mentorship is a national priority.

- **The Power of the Match**: We awarded over $108,000 in Roth IRA contributions. These aren't just dollars; they are the seeds that fund future retirements, ensuring our participants have the jumpstart they need as they build a relationship with their future selves.

- **Diversity & Inclusion:** 73% of our 2025 participants are women, and 52% identify as people of color. We are proud to be bridging longstanding wealth gaps by providing high-level financial strategy to those who have historically been excluded from traditional advisory circles.

As we enter the new year, our goal is to deepen our program partnerships and continue to expand our volunteer mentor network to ensure we maintain the capacity to serve every young adult who desires to grow their financial capability.

We are incredibly grateful for each of our funders' and supporters' continued trust and investment in the future of this generation. You aren't just supporting a program; together, we are changing the trajectory of thousands of lives each year.

On behalf of the board and staff at 3rd Decade, **THANK YOU!**

JOE'MAR HOOPER
CEO

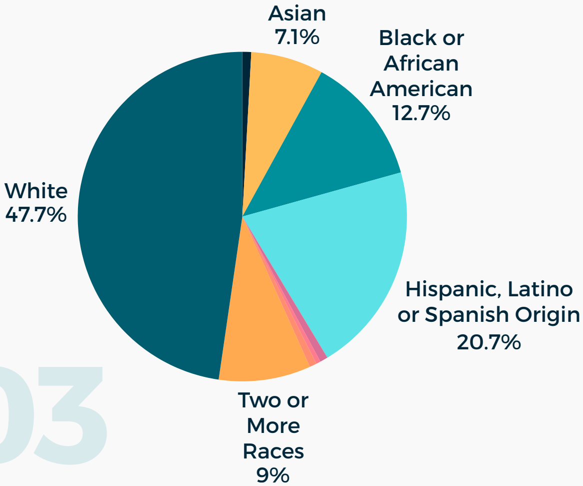
WHO WE'RE SERVING

3rd Decade is committed to empowering young adults from all walks of life to take control of their financial futures. Our programs are designed for those who may have limited access to financial education, face systemic barriers, or are navigating early career challenges.

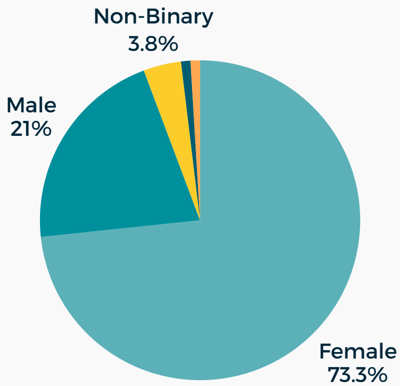
We proudly serve a diverse community across the United States, including individuals from historically underserved and underrepresented groups. Our participants reflect a wide range of backgrounds, experiences, and income levels—united by a shared desire to gain financial confidence and build long-term stability.

Equity is at the heart of what we do. By offering education, mentorship, and support that is accessible, culturally relevant, and responsive to individual needs, 3rd Decade helps participants overcome barriers and achieve meaningful progress. Every person in our programs is not just a participant—they are part of a movement to redefine what's possible for the next generation.

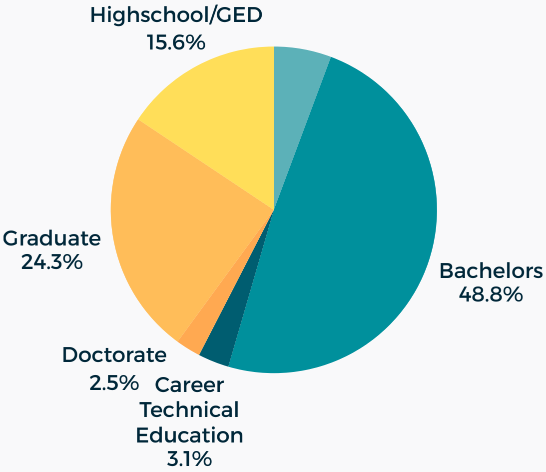
ETHNICITY



GENDER



EDUCATION



OUR IMPACT

Since 2019, 3rd Decade has helped young adults across the country take control of their financial futures. By combining education, mentorship, and incentives, the program equips participants with the tools and confidence to make smart financial decisions.

In 2025, 3rd Decade supported young adults navigating some of the toughest financial challenges of their lives.

Common challenges included:

- Carrying debt with limited knowledge on how to manage it
- Anxiety about financial decision-making and long-term planning
- Navigating unstable or uncertain work
- Rising cost of living and difficulty saving for emergencies

Through 3rd Decade, these challenges become opportunities. Participants gained the knowledge, mentorship, and tools to build confidence, set realistic goals, and take actionable steps toward lasting financial stability.

The growth we saw in those we serve wasn't just in net worth or savings; it was in financial confidence, clarity, and resilience. Every participant's journey reflects the real-world impact of education and support in the face of systemic and personal financial barriers.

95%

OF ALUMNI FEEL PREPARED TO PERSONALLY MANAGE THEIR FINANCES POST-3RD DECADE PROGRAM

$53,962.00

AVERAGE NETWORTH CHANGE

This number reflects the change in assets and/or reduction of liabilities achieved by those we serve during their time in 3rd Decade.

2,130

SERVED IN 2025

This number includes new and continuing 3rd Decaders as well as those served through workshops.

1,733

LIFETIME PROGRAM ALUMNI

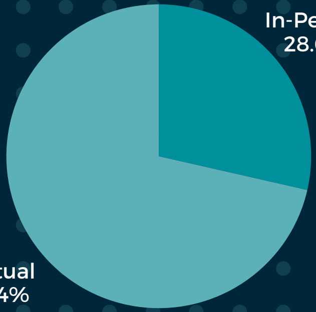
These individuals have completed two years of financial education & mentoring.

FINANCIAL EDUCATION FOR ALL

In 2025, 3rd Decade had the pleasure of partnering with numerous organizations to lead both in-person and online financial literacy workshops. Covering a variety of topics such as budgeting, saving, renting vs. buying, holistic financial wellness, and more, we were able to serve individuals outside the scope of our main programming.

3rd Decade received a generous grant from the Diane & Bruce Halle Foundation to support Financial Education Workshops, allowing 3rd Decade to offer them at no cost to the partner group or organization.

28
Financial Literacy Workshops Held



343
Workshop Attendees

BEYOND 3RD DECADE

At the 3rd Decade, our commitment doesn't end when participants complete the program; it evolves. We believe financial confidence is not a one-time achievement, but a lifelong journey. That's why we continue to invest in our alumni long after graduation, creating spaces for connection, continued learning, and shared growth.

Alumni Week

Each year, our Annual Alumni Week brings graduates back together to reconnect, reflect, and reengage with their financial goals. This dedicated week of programming includes:

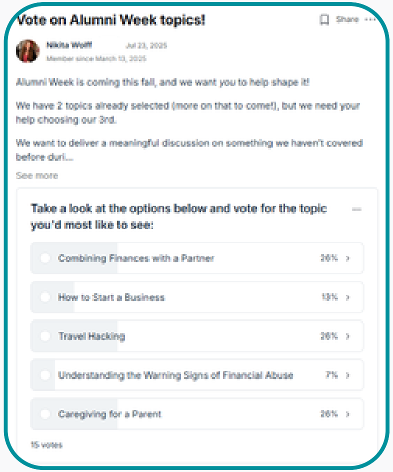
- Interactive workshops on advanced financial topics
- Live Q&A sessions with financial experts
- Reconnecting with the 3rd Decade Community

Alumni Week serves as both a checkpoint and a catalyst—helping participants celebrate how far they've come while equipping them for what's next.

The Alumni Platform

Our Alumni Platform extends that sense of community year-round. Designed as a space exclusively for 3rd Decade graduates, the platform allows alumni to:

- Connect with peers navigating similar financial milestones
- Ask questions and share insights in a supportive environment
- Access curated resources and ongoing financial education
- Stay engaged with the 3rd Decade team and mission



3RD DECADER SPOTLIGHT

"3rd Decade has given me security in my future and my ability to support myself even during tough times."

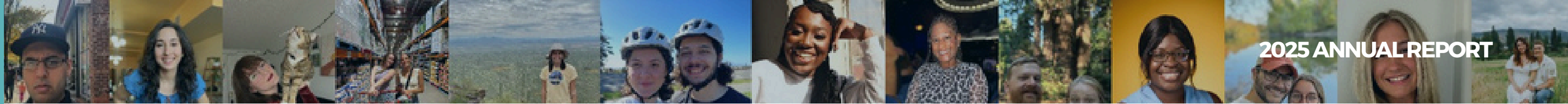
CLAUDIA C.
2025 GRADUATE

FOR CLAUDIA, THE 3RD DECADE PROGRAM HAS BEEN MORE THAN JUST FINANCIAL EDUCATION - IT HAS BEEN A SOURCE OF SECURITY AND EMPOWERMENT.

Claudia C. joined 3rd Decade with one clear goal in mind: to secure her financial future. **"Life worked out that way, and I knew I wanted to be able to retire,"** she reflects. Her experience with 3rd Decade has been transformative, giving her both the knowledge and the confidence to take control of her finances.

Through the program, Claudia made tangible changes that have set her on a path toward long-term financial stability. **"I have saved SO much! I have my emergency savings, my employer-sponsored retirement account, and my independent retirement account,"** she says. **"I feel confident that if I continue saving, I will reach my goal of early-ish retirement and not struggle for money."**

Guidance from her 3rd Decade mentor helped Claudia translate the lessons from class into actionable steps. **"My advisor's guidance was useful in deciding the nitty-gritty details of how I was going to execute my plan, but the big picture and the desire to have a financial goal came from the class. My advisor helped me make a plan to achieve my goals."**



IN THEIR OWN WORDS

VOICES OF IMPACT

The stories and reflections of 3rd Decade participants show the real difference financial education and mentorship can make. From building confidence to developing better money habits, these quotes highlight the ways those we serve are taking control of their financial futures, one step at a time.

“The 3rd Decade Program has impacted me by opening my eyes to the possibility of financial freedom. I never knew how many resources and ways I could acquire wealth not only for me but for my family as well. This program provided me with a sense of security and optimism. I also love that I have resources in which I can always refer to in the future. “

-Blessing N., 2025 Participant

“I've never felt like I've learned as much as I have about a topic (in this case, financial literacy, which in itself covered so many topics) in such a small amount of time as I did with this program. I'd always been anxious about how little I knew about financial topics, especially the things I'd only heard of and just assumed were "adult topics" (even though I am an adult) that didn't apply to me or I didn't need to know about (e.g. investing, end-of-life planning, etc.). 3rd Decade has helped me gain not only that financial competence but also the confidence to be able to talk to others about these topics and encourage them to learn more about it as well!”

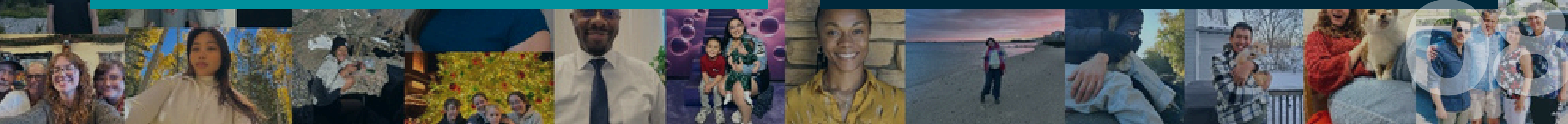
-Aliyah P., 2025 Participant

“Before 3rd Decade, I had zero financial literacy background. I had no idea how to balance my budget, and I was afraid to invest any savings I'd earned because I was afraid of making a bad investment or potentially being taken advantage of by bad actors. After completing the 3rd Decade course, I am more confident in saving, investing, budgeting, and planning for a more successful financial future. I learned everything from the difference between a 401K and a Roth IRA to what types of insurance are essential for me, and how to make the most out of every dollar that I earn with the help of a financial mentor.“

-Chanel V., 2025 Participant

“This program has allowed me to reflect not only on my financial well-being and goals, but also on my values as a person. The 3rd Decade program approach allows each individual to reflect on who they are and who they want to be, without feeling the shame and/or guilt that usually accompanies folks when talking or asking about finances.”

-Juliet K., 2025 Participant



THE FINANCIAL MENTOR IMPACT

Volunteers play a crucial role in helping young adults take control of their financial futures. Through one-on-one guidance, mentors provide support, accountability, and practical advice as participants work toward their financial goals.

Mentors bring knowledge, patience, and a willingness to guide, helping 3rd Decaders build confidence, develop healthy money habits, and plan for long-term financial stability.

250
VOLUNTEERS MAKING AN IMPACT

$136,085
IN-KIND SUPPORT

"I want to be the kind of person I wish I'd had when I was younger. Growing up, no one in my family was financially literate or responsible, and as a young adult, I didn't even realize financial education was something I could seek out.

Looking back, I wish I'd had a mentor to teach me about saving, planning, and making informed financial choices. Now, I hope to be that mentor for others — especially those who haven't had access to financial education — and make a meaningful impact that helps them build a stronger financial future."

IZZY CARNES
Financial Mentor

FINANCIAL MENTOR PARTNER FIRMS

BUILDING A NETWORK OF VOLUNTEERS

These partner firms amplify the reach of financial education by supporting employees who volunteer as financial mentors, helping young adults build lasting financial skills, confidence, and capability.

abacus

CORIENT

CREATIVE PLANNING

FINANCIAL SYMMETRY

MERCER ADVISORS

THE MILITARY FINANCIAL READINESS OBJECTIVE

Old Peak FINANCE

PROSPERITY ROAD

SAVANT

TCI WEALTH ADVISORS

TMG THE MATHER GROUP

Wealthmind Financial Planning

WPWealth

CORPORATE SPONSORS

INVESTING IN FINANCIAL FUTURES TOGETHER

We're proud to recognize the companies whose support helps make 3rd Decade's programs possible. Thanks to them, young adults gain the financial education, mentorship, and resources they need to confidently plan for their futures. Their commitment helps build stronger communities and empower the next generation to achieve lasting financial stability.

THANK YOU TO DONORS, FOUNDATIONS, & GRANTORS

SUPPORTERS

Friends

Adaliz Gimenez
Alicia Chandler
Anonymous Donor
AWM CAPITAL
Barbara Soehnlen
Bayard Russell
Bob Locke
Bruce and Nancy Harsha
Carole Ann Malan
Cassandra Callas
Chrystale Fulayter
Dana Sandoval
David Earl Muhleman Ph.D.
David Goodrich
Derrik Woodbury
Douglas Watts
Elizabeth Bondy
Elle Quintevis
Emily Hall
Ethan Pinkley
Frances Novak
Georjean Vogt
Jaffe Abeshaus
Jean and Tom Irons
Jeffrey Jones
Jennifer DeRosa
Jennifer Moscato
Joe'Mar Hooper
Karen Heller
Katherine Shea
Keith Hunter
Kimberly Vu
Krista Rogers
Laura Stepanek
Loren Breen
Lori and Craig Booth-Houle
Marc Campbell
Mark Lemus
Martha Manders
Mauricio Cortes
Maya Jankowska
Michael Birgel
Michael Mayersohn
Nancy VanDerLinden
Natasha Carrillo
Nicole Del Percio
Nina Spinelli
Patrick Kerr
Peter & Sheryl Ruggles
PHOENIX Magazine
Roger and Ellen Howlett
Russell and Martha Smith
Sam Alpert
Sandi and Bill Moomey
Scott Styrmoe
Shakespeare Wealth Management
Shelby Morales
Susan Unger
T.J. Mitchell
Tad & Deb Couture
Tamara K. Morgan
Tana von Isser
The Mather Group
Thomas Giachetti
Travis Bennett
Ulrich S Zongo
William Lytle

Champions

Anne Diener
Ashley Ilardo
Donna M. Fulton
Donna White
Elmer and Arlene Hansen
James Pyers
Jeff Locke
Jessica Swift Field
Jim and Jeanne Long
Justin Thomas
Kay Phillips
Kenlon Hake
Kenneth and Karen Riebe
Krista Lapan
Lynne Carnes
Martin and Barbara Levy
Mary Lynne Brunner
MaryAnne Gucciardi
Mickey and Michelle Abeshaus
Motawi Tileworks
Nicole James
Phillip Hince
Ralph and Rose Ralston
Sheryl North
Shirts on FI
Suzanne Cohen

Changemakers

Guy Holman

LEGACY CIRCLES

Framer

Daniel Van Denburgh

Builders

Kathy Ilyin
Marsha and Bob Kavaney
Phil and Carol Lyon Family Fund
Steven and Catherine Glaser
Thomas and Patricia Killoran

Cornerstone

Bob & Lisa Swift

FUNDERS

Bronze

Avantis
Benevity
The Cambridge Foundation

Silver

Clifton Larson Allen LLP
Community Foundation for Southern Arizona
Hughes Federal Credit Union
Pima Federal Credit Union
Umpqua Bank Charitable Foundation

Gold

Arizona Financial Foundation
Pima County
United Way Tucson and Southern Arizona

Platinum

Foundation for Financial Planning
TCI Wealth Advisors

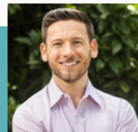
Titanium

Charles Schwab Foundation
Diane and Bruce Halle Foundation
Dimensional Fund Advisors
Dorrance Foundation for Education

BOARD OF DIRECTORS

OVER 130 COMBINED YEARS OF EXPERIENCE

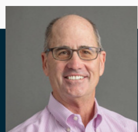
Our Board of Directors plays a vital role in guiding 3rd Decade's mission and ensuring our long-term impact. Through their leadership, expertise, and commitment to service, they help expand access to financial education and mentorship for young adults across the country.



JEFF LOCKE, CFP®
Board Chair

MAURICIO CORTES, CFA®, CFP®
Treasurer

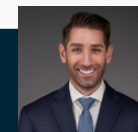
ASHLEY ILARDO
Secretary



BOB SWIFT
Director

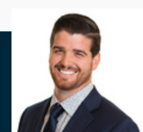
T.J. MITCHELL
Director

NATHALIA UNTIVEROS
Director

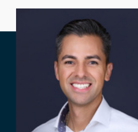


NICKOLAS MINARD
Director

MARIA MAHANY
Director



DRAKE QUALLS
Director



ALVARO ASTORGA
Director

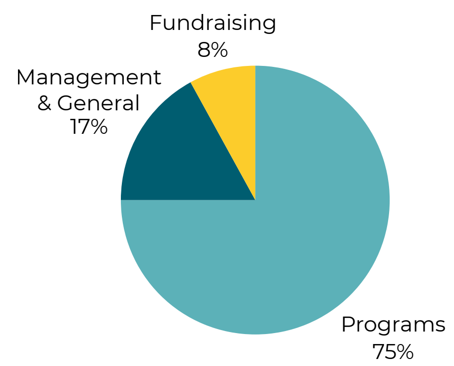
2025 FINANCES

3rd Decade, Inc.
Statements of Activities
For the Year Ended December 31, 2025

	Without Donor Restrictions	With Donor Restrictions	Total
Support and Revenue			
Support			
Foundation and private grants	$ 156,021	$ 468,250	$ 624,271
Individual contributions	535,081	2,365	537,446
Donated materials and services	289,577	-	289,577
Government grants	13,282	-	13,282
Total Support	993,961	470,615	1,464,576
Revenue			
Interest income	10,232	-	10,232
Miscellaneous revenue	4,869	-	4,869
Total Revenue	15,101	-	15,101
Net Assets Released from Restrictions	738,964	(738,964)	-
Total Support and Revenue	1,748,026	(268,349)	1,479,677
Expenses			
Program Services	1,278,611	-	1,278,611
Supporting Services			
Management and general	294,375	-	294,375
Fundraising	139,182	-	139,182
Total Supporting Services	433,557	-	433,557
Total Expenses	1,712,168	-	1,712,168
Change in Net Assets	35,858	(268,349)	(232,491)
Beginning Net Assets	112,805	728,728	841,533
Ending Net Assets	$ 148,663	$ 460,379	$ 609,042

3rd Decade, Inc.
Statements of Cash Flows
For the Years Ended December 31, 2025 and 2024

	2025	2024
Cash Flows from Operating Activities		
Change in net assets	$ (232,491)	$ (217,458)
Adjustments to reconcile change in net assets to net cash provided (used) by operating activities:		
Amortization expense	4,834	1,624
Change in current assets:		
Pledges receivable	198,353	235,439
Government grants receivable	10,149	(10,149)
Other receivables	-	9,188
Prepaid expenses	(4,341)	(3,045)
Change in current liabilities:		
Accounts payable	3,004	1,171
Accrued wages and related expenses	(25,078)	3,498
Deferred revenue	(28,751)	32,500
Net Cash Provided (Used) by Operating Activities	(74,321)	52,768
Cash Flows from Investing Activities		
Purchase of website	-	(14,500)
Change in Cash and Cash Equivalents	(74,321)	38,268
Cash and Cash Equivalents, Beginning	243,146	204,878
Cash and Cash Equivalents, Ending	$ 168,825	$ 243,146



3RD DECADE®

CONNECT WITH US

520-202-4095

info@3rdDecade.org

www.3rdDecade.org

@3rdDecadeInc

@3rdDecade

@3rdDecade

LET'S CHANGE FINANCIAL FUTURES TOGETHER

At 3rd Decade, we're continuously looking for new ways to grow, serve more young adults, and create awareness for the work we do with potential donors, funders, and service pipelines.