

**Second Regular Session
Seventy-fifth General Assembly
STATE OF COLORADO**

ENGROSSED

LLS NO. R26-0988.01 Jordan Fox x4755

SJR26-023

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SENATE JOINT RESOLUTION 26-023

101 **CONCERNING RECOGNITION OF THE CONTRIBUTIONS OF YOUNG**
102 **AMERICANS BANK AND YOUNG AMERICANS CENTER FOR**
103 **FINANCIAL EDUCATION TO FINANCIAL LITERACY EDUCATION**
104 **FOR STUDENTS IN COLORADO.**

1 WHEREAS, The general assembly enacted House Bill 25-1192 to
2 strengthen financial literacy education in Colorado and to require that,
3 beginning with the 2027-28 school year, each school district board of
4 education incorporate financial literacy standards into a course that is
5 required for high school graduation; and

6 WHEREAS, Financial literacy education equips students with
7 essential knowledge and practical skills related to saving, budgeting,
8 credit, investing, entrepreneurship, and responsible financial decision
9 making, helping prepare young people for future educational, career, and

Shading denotes HOUSE amendment. Double underlining denotes SENATE amendment.
Capital letters or bold & italic numbers indicate new material to be added to existing law.
Dashes through the words or numbers indicate deletions from existing law.

SENATE
Final Reading
April 21, 2026

1 economic opportunities; and

2 WHEREAS, Financial literacy education plays an important role
3 in strengthening economic mobility and workforce readiness by equipping
4 young people with the skills necessary to manage money responsibly,
5 build savings, pursue entrepreneurship, and participate successfully in
6 Colorado's economy; and

7 WHEREAS, Colorado has a strong interest in ensuring that
8 students not only learn financial concepts in the classroom but also have
9 opportunities to apply those concepts through real-world experiences that
10 reinforce learning and build lifelong financial capability; and

11 WHEREAS, Young Americans Bank and Young Americans
12 Center for Financial Education were founded in Colorado and, for more
13 than thirty-seven years, have served as pioneering institutions dedicated
14 to youth financial education, youth entrepreneurship, and economic
15 opportunity for young people; and

16 WHEREAS, Young Americans Bank was founded in 1987 by
17 cable television pioneer and philanthropist Bill Daniels, whose deep
18 commitment to free enterprise, personal responsibility, and financial
19 literacy led him to create the world's only bank dedicated exclusively to
20 young people, and Daniels founded Young Americans Center for
21 Financial Education a year later; and

22 WHEREAS, Daniels believed that financial education is essential
23 to expanding opportunity and empowering future generations, a vision
24 that also led to the establishment of the Daniels Fund Scholarship
25 Program, which has provided life-changing educational opportunities to
26 thousands of students across Colorado and the Rocky Mountain region;
27 and

28 WHEREAS, The enduring legacy of Daniels continues to guide
29 the mission and impact of Young Americans Bank and Young Americans
30 Center for Financial Education, reflecting his belief that equipping young
31 people with financial knowledge and real-world experience is critical to
32 building strong individuals, communities, and a thriving economy; and

33 WHEREAS, Young Americans Bank represents a uniquely
34 Colorado innovation and a nationally recognized model for experiential
35 financial literacy education, providing young people with access to

1 financial services in an environment specifically designed to teach
2 responsible financial decision making; and

3 WHEREAS, Colorado has long demonstrated leadership in
4 advancing innovative approaches to education and economic opportunity
5 for young people, and the work of Young Americans Bank and Young
6 Americans Center for Financial Education represents a nationally
7 recognized Colorado model for experiential financial literacy education;
8 and

9 WHEREAS, Through an integrated model of youth banking,
10 financial education programming, and experiential learning opportunities,
11 Young Americans Bank and Young Americans Center for Financial
12 Education provide students with opportunities to apply financial literacy
13 concepts in real-life settings that reinforce classroom instruction; and

14 WHEREAS, Since their founding, Young Americans Bank and
15 Young Americans Center for Financial Education have provided
16 educational programming, financial literacy training, and
17 entrepreneurship experiences to more than six hundred thousand young
18 people, including thousands of Colorado students each year; and

19 WHEREAS, Over nearly four decades of service, Young
20 Americans Bank and Young Americans Center for Financial Education
21 have become trusted Colorado institutions with lasting generational
22 impacts, as parents and grandparents who once participated in youth
23 financial education programs return with their own children and
24 grandchildren to provide them the same opportunities to build financial
25 knowledge, confidence, and responsible financial habits; and

26 WHEREAS, Young Americans Bank and Young Americans
27 Center for Financial Education work in partnership with schools,
28 educators, and community organizations across urban, suburban, and rural
29 communities throughout Colorado, expanding access to meaningful
30 financial education opportunities for students statewide; and

31 WHEREAS, Young Americans Center for Financial Education
32 supports educators across Colorado through a train-the-teacher model that
33 equips classroom teachers with the tools, curriculum, and resources
34 necessary to deliver high-quality financial literacy instruction, helping
35 ensure consistency, scalability, and sustained impact within school
36 communities; and

1 WHEREAS, Young Americans Bank and Young Americans
2 Center for Financial Education serve as a statewide resource for educators
3 and school districts seeking to strengthen financial literacy instruction and
4 provide students with meaningful opportunities to apply financial
5 concepts through experiential learning; and

6 WHEREAS, Curriculum and programming developed by Young
7 Americans Center for Financial Education are designed to align with
8 Colorado's academic standards and grade-level expectations in personal
9 financial literacy, supporting schools and educators in integrating
10 financial literacy concepts into the core educational experience of
11 Colorado students; and

12 WHEREAS, Programs delivered by Young Americans Bank and
13 Young Americans Center for Financial Education support Colorado's
14 broader goals of economic mobility, workforce readiness, and
15 entrepreneurial development by helping young people understand
16 financial systems, develop savings habits, and build the skills necessary
17 to navigate the modern economy; and

18 WHEREAS, The experiential learning model developed by Young
19 Americans Bank and Young Americans Center for Financial Education
20 provides Colorado students with a unique opportunity to apply financial
21 literacy skills learned in the classroom through real-world engagement,
22 thereby reinforcing the objectives of House Bill 25-1192; and

23 WHEREAS, The general assembly recognizes that the activities
24 carried out and supported by Young Americans Bank and Young
25 Americans Center for Financial Education make a significant and
26 distinctive contribution to advancing the financial literacy education of
27 young people in the state by providing students the opportunity to take
28 financial literacy skills learned in the classroom and apply them in
29 real-world settings through a one-of-a-kind, education-centered banking
30 institution and related programming designed specifically to educate
31 young people; and

32 WHEREAS, Through thirty-seven years of service and impact,
33 including programming delivered to more than six hundred thousand
34 young people since inception and in partnership with schools and
35 community organizations across urban, suburban, and rural communities
36 throughout Colorado, Young Americans Bank and Young Americans
37 Center for Financial Education are uniquely positioned to assist Colorado,

1 school districts, and educators in advancing the objectives of House Bill
2 25-1192 and strengthening financial literacy education for Colorado
3 students; now, therefore,

4 *Be It Resolved by the Senate of the Seventy-fifth General Assembly*
5 *of the State of Colorado, the House of Representatives concurring herein:*

6 (1) That the general assembly recognizes and commends Young
7 Americans Bank and Young Americans Center for Financial Education
8 for their longstanding contributions to youth financial literacy education,
9 entrepreneurship education, and economic opportunity for young people
10 in Colorado;

11 (2) That the general assembly acknowledges the important role
12 that experiential financial education plays in reinforcing classroom-based
13 instruction and supporting the successful implementation of House Bill
14 25-1192;

15 (3) That the general assembly recognizes Young Americans Bank
16 and Young Americans Center for Financial Education as uniquely
17 positioned partners in advancing financial literacy education for Colorado
18 students through programs, partnerships, and real-world learning
19 opportunities; and

20 (4) That the general assembly encourages continued collaboration
21 among the state, school districts, educators, community organizations, and
22 institutions such as Young Americans Bank and Young Americans Center
23 for Financial Education to expand access to meaningful financial literacy
24 education for all Colorado students.

25 *Be It Further Resolved,* That copies of this Joint Resolution be sent
26 to the governor of Colorado, Jared Polis; the Colorado Department of
27 Education; the Colorado State Board of Education; and the leadership of
28 Young Americans Bank and Young Americans Center for Financial
29 Education.