EDUCATE. EMPOWER. ELEVATE. BUILD LEGACIES.

Case for Support

Building financial confidence and generational wealth for Baltimore youth

Building Generational Wealth Youth Program, Inc. (BGWYP) is a new Baltimore nonprofit that teaches young people ages 11 to 24 how money, work, and ownership really operate, and then walks with them for years, not weeks. We are asking for your partnership to help us raise **$437,608** to launch our first full year for **60 Baltimore youth**.

The problem: the gap starts early and compounds

What the data shows	Figure
Baltimore children ages 6 to 17 living in poverty, 2023	28% (Maryland: 10%; U.S.: 16%)
Baltimore young adults ages 18 to 24 living in poverty, 2022	21% (Maryland: 14%; U.S.: 19%)
Baltimore young adults 18 to 24 not in school, not working, with no education beyond high school, 2021 to 2022	16%
Baltimore four-year high school graduation rate, 2022	68.7%
Median U.S. household net worth, 2022: white households vs. Black households	$285,000 vs. $44,900
U.S. households without a bank account, 2023: all households vs. Black households	4.2% vs. 10.6%

Wealth is built by decisions made early: how to earn, save, borrow, and own. Too many Baltimore young people reach adulthood without a trusted guide on those decisions, without a first resume or a first professional contact, and without a plan. Short workshops rarely change that. Young people need time, practice, and people who stay.

Our answer: a multi-year pipeline, not a one-time class

- **Four stages, matched to age.** Foundations (Grades 6 to 8), Exploration (Grades 9 to 10), Mastery (Grades 11 to 12), and Transition-Age (18 to 24). Each stage ends in something a young person can show: a budget, a resume, a scholarship or job packet, an independent living budget.
- **Summer Accelerator.** Six weeks, 24 instructional days, 96 hours: Baltimore history and legacy, wealth fundamentals, creative entrepreneurship, social capital and power, a personal generational plan, and a showcase.
- **School-Year Continuation.** Three touchpoints a month, September through May, so young people do not fall off after the summer: a First Saturday workshop, a Second Saturday lab or professional exposure visit, and a monthly virtual checkpoint.
- **Mentorship that grows leaders.** Trained older youth and alumni can mentor younger cohorts through Level-Up Mentor Certification, always under adult supervision.

- **Real-world exposure.** Sector shadows, mentor outreach, and professional visits so students see careers before they choose them.
- **Free for families.** Meals, transportation support, materials, and mentors are included.

What we will achieve in the first 12 months

Cohort	Target
A: Foundations (Grades 6 to 8)	85% complete a budget starter and a trusted-adult map
B: Exploration (Grades 9 to 10)	90% draft a verified resume; 100% attend sector shadows
C: Mastery (Grades 11 to 12)	100% complete a postsecondary or job packet; 90% complete FAFSA tasks
D: Transition-Age (18 to 24)	85% complete an independent budget; 80% maintain wage tracking

We will report these results to our funders against the targets above, including where we fall short. We are a new organization and have no prior outcome data to claim; we will measure from day one (see our Logic Model and Evaluation Plan).

Safe, accountable, and independently governed

- **Youth safety is the Board's first priority.** Written Youth Safeguarding Manual; fingerprint, FBI, and sex-offender registry screening before any youth contact; adult-to-youth ratios of 1:10 (Grades 6 to 8) and 1:15 above; no adult is ever alone with a young person; 24-hour reporting of suspected abuse.
- **No youth on site** until general liability and abuse and molestation insurance are in force and the facility agreement is signed.
- **Independent governance.** A seven-member Board with committees for Finance (chaired by Tamara Robinson, Interim Chair of the Board and Treasurer), Education (chaired by Secretary Dr. Stacy Shepard), Procurement & Grants (chaired by Gerald Green), Governance (chaired by Ja-Mel Johnson), and Risk & Safeguarding (chaired by Daniel M. Wilkins); a conflict-of-interest policy; a firewall for any related-party transaction; and Executive Director pay set by disinterested directors.
- **Twenty-two written operating procedures** covering money, hiring, enrollment, daily operations, records, and crisis response.
- **A reserve.** Our budget includes a 10% operating reserve ($39,800), held separately and released only by Board vote.

The investment

Budget line (first year, 60 youth)	Amount
Personnel at fair market value, including fringe (six roles plus seasonal facilitators)	$344,068
Participant support, materials, mentor and partner support	$35,430
Data, technology, administration, communications	$13,110
Legal, compliance, and insurance	$5,200
Operating budget	**$397,808**
Operating reserve (10%)	$39,800
Total budget = fundraising goal	**$437,608**

That is **$6,630 per young person** in operating cost. What a gift makes possible: **$165** covers a participant's workbook and materials; **$242** covers a participant's meals and transportation; **$3,600** funds one seasonal cohort facilitator for the summer; **$6,630** sponsors one young person for the full year.

Where we are today

Founded in 2026 and incorporated in Maryland on July 9, 2026. Building Generational Wealth Youth Program, Inc. is a Maryland nonprofit corporation. Its application for federal 501(c)(3) tax-exempt status is pending. Deductibility of gifts depends on IRS approval; please consult your tax advisor.

We are not yet accepting gifts. Giving opens once our Maryland charitable solicitation registration is complete. Every gift will go to BGWYP's own account, or to a fiscal sponsor under a written agreement approved by the Board. We will hold enrollment to funded capacity: the Board reviews commitments on March 31, 2027 and caps enrollment to what is funded and safely supervised.

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Sources

Annie E. Casey Foundation, "A Profile of Youth and Young Adults in Baltimore" (posted March 21, 2023; updated September 14, 2024), https://www.aecf.org/blog/a-profile-of-youth-and-young-adults-in-baltimore

Federal Reserve 2022 Survey of Consumer Finances, as reported in Chicago Fed Working Paper 2024-03, https://www.chicagofed.org/-/media/publications/working-papers/2024/wp2024-03.pdf

FDIC, 2023 National Survey of Unbanked and Underbanked Households, executive summary, https://fdic.gov/household-survey/2023-fdic-national-survey-unbanked-and-underbanked-households-executive-summary

BGWYP Master Board Onboarding Package, Parts 4, 7, 10 (program model, budget, safeguarding).