



Changing Financial Futures Forever, Starting Now

What is 3rd Decade?

3rd Decade is a 501(c)3 non-profit organization, founded with the goal of providing financial education to young adults in their 3rd Decade® of life because the financial decisions they make during this time have a crucial impact on their future financial success.

We work to empower participants to feel confident in making educated financial decisions and kickstart financial success throughout their lives.

Who is 3rd Decade For?

3rd Decade is offered for free to young adults ages 18-35 who have an individual income of less than \$75,000 or a household income of less than \$120,000, are full-time workers or homemakers, and, most importantly, are ready to manage debt, start a financial plan, and have the ability to save. Many of our participants are teachers, firefighters, or service professionals.

OUR PROGRAM

3RD DECADE PROVIDES



EDUCATION

Ten virtual classroom hours and cumulative exam, covering topics such as Investing, Budgeting & Saving, Debt Management, & Taxes



CAPITAL

Participants who meet specific qualifications have the opportunity to earn a \$250 matching contribution to a Roth IRA upon completion of our program



FINANCIAL MENTORING

A two-year relationship consisting of three one-on-one meetings with a professional mentor to establish and manage a personal financial plan



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