



At-Risk Youth Financial Well-Being Grant:
Program support for credit unions advancing
financial well-being for at-risk youth

Request for Proposals

April 2026

Background:

Family, stability, and access to trusted guidance play a critical role in shaping how young people learn to manage money. Through observation and direct support, many youth develop foundational financial behaviors—how to save, spend, plan, and use credit—long before adulthood. When these supports are disrupted or absent, young people often enter adulthood without the financial skills, confidence, or access needed to build long-term stability.

At-risk youth—including those experiencing poverty, housing instability, justice involvement, educational disruption, or mental health challenges—face significantly higher financial vulnerability than their peers. Many lack access to safe banking relationships, rely heavily on cash or alternative financial services, and encounter barriers to opening and maintaining accounts due to identification challenges, inconsistent guardianship, or mistrust of financial institutions. These gaps increase exposure to predatory lending, identity theft, and cycles of financial exclusion. Financial stress is closely tied to broader life outcomes for at-risk youth. Educational instability, employment barriers, and limited access to affordable financial products compound existing challenges, making it more difficult for young people to transition successfully into adulthood. While many at-risk youth express strong interest in learning about money and building financial independence, few have access to culturally relevant, trauma-informed financial education paired with safe, age-appropriate financial products.

Credit unions are uniquely positioned to mitigate these vulnerabilities. With a mission grounded in people helping people, credit unions can serve as trusted partners by delivering tailored financial education, designing accessible account solutions, and collaborating with community organizations that already support at-risk youth. By intervening early—before financial challenges escalate—credit unions can help young people build confidence, resilience, and healthy financial habits that support long-term well-being.

Building on lessons learned from the Foundation’s Foster Youth Financial Literacy Grant, this expanded focus on at-risk youth allows credit unions greater flexibility to serve vulnerable young people in their communities while addressing shared root causes of financial instability.

Grant funding opportunity:

The National Credit Union Foundation has **\$500,000** available in grant funding to support credit unions implementing or expanding financial well-being programs for at-risk youth.

This funding opportunity is open to **credit unions of any asset size** that demonstrate readiness to serve at-risk youth through tailored financial education, trusted community partnerships, and accessible products and services.

Individual grant awards will generally be awarded **up to \$25,000 per organization**, with approximately **20 grantees** anticipated. Applicants may request a larger award if they provide a strong application and a compelling justification for additional funding. Award amounts and the total number of grantees will ultimately be determined by the strength of each applicant's case and the availability of funding.

The At-Risk Youth Financial Well-Being Grant seeks to equip credit unions to:

1. Deliver financial education tailored to the unique needs of at-risk youth, including budgeting, credit, and banking basics
2. Measure changes in financial knowledge, confidence, and resilience following program participation
3. Forge partnerships with schools, social service agencies, juvenile justice programs, and community organizations to improve access and trust
4. Create or adapt account products and services for youth who may lack traditional parental or guardian support
5. Generate member stories and insights that strengthen advocacy efforts at the state and federal levels

Minimum requirements:

Applicants must:

- Be a credit union that is federally insured or privately insured, in each case in good standing with its applicable federal or state regulatory authority
- Demonstrate readiness to launch or expand a financial well-being program serving at-risk youth
- Identify at least one community partner that facilitates access to the target population
- Commit to implementing the proposed program during the grant period
- Agree to reporting and storytelling requirements outlined by the Foundation

Application Requirements

As part of the application process, credit unions must submit a project plan that:

- Describes the target at-risk youth population and community need
- Outlines the proposed financial education approach and delivery method
- Identifies key community partners and their roles
- Provides a timeline for implementation
- Defines success metrics and anticipated outcomes
- The Foundation reserves the right to request additional information regarding an applicant's insurance coverage, regulatory status, or financial condition as part of the review process

Expectations of applicant credit unions:

Time and staffing

Participation in this grant requires dedicated staff time and organizational commitment. Credit unions selected for funding are expected to:

- Designate a senior-level employee responsible for oversight of the project and institutional support
- Assign a program lead responsible for day-to-day implementation and coordination
- Engage relevant internal departments, including Compliance, Marketing, and Community Outreach, as needed
- Participate in Foundation-led onboarding and learning opportunities
- Track program participation, outcomes, and lessons learned

Estimated staff time will vary by program design, but applicants should anticipate ongoing engagement throughout the grant period.

Measures of success

The Foundation will evaluate the impact of this grant using a combination of qualitative and quantitative measures, including:

1. Full and appropriate use of grant funds
2. Successful launch and execution of proposed programs
3. Number of at-risk youth served
4. Evidence of improved financial knowledge, confidence, or access to financial services
5. Credit union commitment to sustaining or evolving programs beyond the grant period
6. Member and community stories highlighting impact

Sharing the journey story

Grant recipients are expected to document their journey in planning, launching, and refining programs for at-risk youth. Reporting and storytelling requirements

will be included in the grant agreement.

The Foundation will share insights, lessons learned, and impact stories from participating credit unions through its communications platforms to support learning and replication across the credit union system.

Timing of grants:

Applications will close in June and grantees will be selected and notified by August. The grant period will begin in September and work must be completed by September 30, 2027.

Application Deadline: June 26, 2026

Notification of Grant Recipients: By August 2026

Grant Period Begins: September 30, 2026

Grant Period Ends: September 30, 2027

Final Report Due: September 30, 2027

Acceptance/rejection process:

The Foundation will review applications based on alignment with grant objectives, feasibility, organizational readiness, and potential for impact. The Foundation may request clarification or additional information during the review process.

The Foundation reserves the right to accept or reject any or all applications received.

Instructions for responses to application:

Applicants must complete the online application form linked below and provide all requested materials. Incomplete applications may not be considered.

<https://ncuf.secure-platform.com/site>

Due date of proposal:

The deadline for applications is close of business on June 26, 2026.

Questions:

If you have questions while preparing your application, please contact Christine Hickey, Financial Health Program Senior Manager, National Credit Union Foundation, chickey@ncuf.coop, 608-231-4377.