



2025
Impact Report

Investing Where Futures Begin



Welcome!

Child care is essential infrastructure—and when it’s unstable, everything else wobbles. Since 1991, First Children’s Finance has worked alongside child care providers, communities, and government partners to stabilize and grow the businesses that make child care possible. Based in Minneapolis with offices in Minnesota, Iowa, Michigan, Vermont, and Oregon, we support work nationwide through financing, business training and consulting, and systems-level services.

Together, we help remove obstacles that limit access to reliable child care—so families can work, children can thrive, and communities can grow.

FCF Addresses the National Issue of Child Care Supply in Three Main Areas:

We **PARTNER** with child care businesses to strengthen their operations and achieve their dreams every step of the way.

We **CONSULT** with communities to achieve a sustainable child care supply that meets local economic and cultural needs.

We work to **CHANGE** public systems through advocacy and expertise, elevating child care in policies, practices, funding, and plans.

First Children’s Finance understands the issues and challenges child care businesses face in today’s world. We have industry specific expertise and a shared commitment to the success of child care. In addition, First Children’s Finance aligns its work with child care leaders, businesses and regional initiatives committed to quality.

Your interest and support of our organization means that we can continue to help entrepreneurs, communities and systems analyze and navigate the child care crisis that stretches across our country.

Together, we can make a positive difference!

LEARN MORE



Click

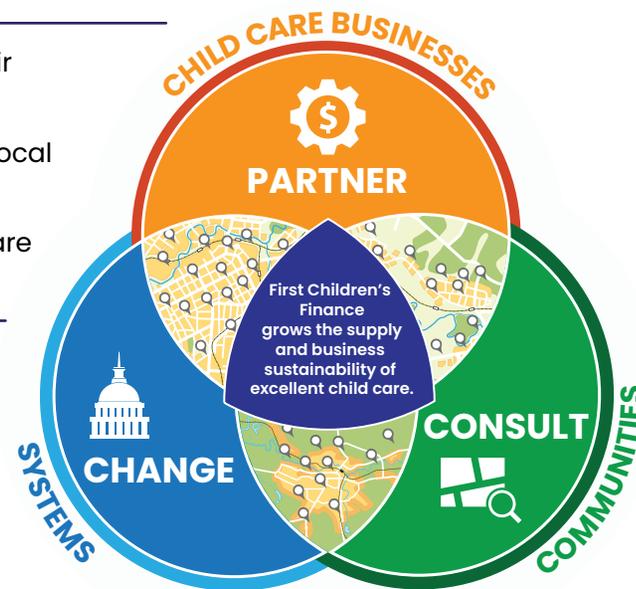
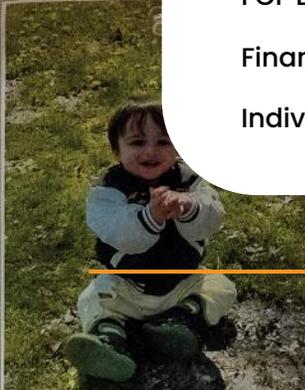




Table Of Contents

Welcome	2
Table Of Contents	3
Message From Our President and CEO	4
Executive Leadership	5
Meet Our First Children’s Finance Group Board Members	6
Message From Our Board Chair	7
How FCF Made an Impact in FY25	8
Stories of Change: Entrepreneurs	10
Iowa Success: ‘Close or Sell’ to a Community Comeback	10
Denied. Then Determined. A Michigan Provider Opens a Thriving Center	11
Stories of Change: Communities	12
DigiKey Helps NW Minnesota Community Find a Child Care Solution	12
Sauk Prairie (WI) Builds \$5.2M Child Care Center through Public/Private Partnership	14
Stories of Change: Systems	16
FCF Assists State of Oregon in Addressing Child Care Ecosystem Gaps	16
From One Generation to the Next: New Model Addresses Critical Transition	17
FCF Loan Fund	18
Financial Statements	19
Individual Giving Makes a Collective Impact	20



Message From Our President and CEO



Over the past year, the child care sector has navigated a rapidly shifting landscape. 2025 marked a period of regulatory and economic uncertainty, and child care businesses scrambled to adjust to changes in public policy, funding, and access to capital. In times of uncertainty and a constantly shifting playing field, child care businesses need to rely on a solid, well-prepared financial foundation.

To that end, First Children's Finance's work has become even more important and impactful. Long-term financial sustainability and a robust supply of child care are not catchphrases in our mission statement; they are the core work of our organization and our greatest area to effect positive change. Child care is integral to creating strong futures for children and stability for families, to improving the health of communities, and to growing vibrant regional economies. There has never been a more critical time for child care businesses to be stable, resilient, and resourceful.

We have assisted thousands of child care entrepreneurs as they increased their businesses' sustainability.

In 2025, FCF:

- ▶ Served 1,459 clients seeking technical assistance
- ▶ Partnered with 428 clients to provide comprehensive business consultation
- ▶ Offered 280 business trainings attended by 1,721 entrepreneurs
- ▶ Hosted 33 cohorts attended by 315 entrepreneurs
- ▶ Consulted with 143 communities to increase child care supply
- ▶ Provided over 5.29 million of capital to child care businesses

Child care creates opportunity for all. This value drives our organization – both in word and in deed. First Children's Finance remains steadfast in its commitment to building stronger child care businesses and stronger communities. We will be a champion to fight for the future of sustainable child care across the United States. It's our commitment, our mission, and our promise.

Heidi Hagel Braid, *President and CEO*

Executive Leadership



Heidi Hagel Braid
President and CEO



Abigail Sylvester
Chief Program Officer



Michael-John Myette
Chief States Officer



Cheyenne McGregor
Chief Advancement Officer



Ben Nicholie
Chief Operating Officer



Stacie Reiner
Chief Financial Officer



Meet Our First Children's Finance Group Board Members



Kelly Elkin
Chair

*Commercial Banking
Executive, Alerus Financial,
St. Louis Park, MN*



Patrick Skiles
Treasurer

Retired, Livonia, MI



Elizabeth Davis
Secretary

*Professor, Department
of Applied Economics,
University of Minnesota,
St. Paul, MN*



David Arens

*Founding Partner,
Private Wealth,
West Des Moines, IA*



Melanie Brizzi

*Chief Child Care Strategy
and Operations Officer,
The Consultants Consortium,
Indianapolis, IN*



Dr. Walter Gilliam

*Executive Director of the
Buffett Early Childhood
Institute, Omaha, NE*



Suzanne Humbert

*Partner, Deloitte & Touche
LLP, Minneapolis, MN*



Roger Neugebauer

*Executive Director and
Founder, World Forum on
Early Care and Education;
Former Publisher, Exchange
Magazine, Child Care
Information Exchange;
Redmond, WA*



Dafina Williams

*Executive Vice President of
External Affairs, Opportunity
Finance Network, Silver
Spring, MD*

Message From Our Board Chair



In my years on the Board of Directors at First Children’s Finance, I have seen the discipline and expertise our staff brings to strengthening child care nationwide. As I step into the role of Board Chair, I do so with deep gratitude and strong optimism for what’s ahead.

Since joining the Board in 2020 – and through service on the Finance Committee, Loan Credit Committee, and Facility Revitalization Grants Advisory Group – I have seen how essential FCF’s mission is to families, communities, and local economies. As a mother and grandmother who has watched the child care landscape evolve over four decades, I know how profoundly today’s challenges around availability, affordability, and quality affect the strength of a community.

At our November 2025 All Staff meeting, I heard from employees about the creative ways they are supporting entrepreneurs, families, and business communities from our offices in Oregon, Minnesota, Iowa, Michigan, and Vermont and through our national and Loan Fund activities. Their work shows in every loan closed, consultation delivered, partnership built, and child care slot created or sustained.

This year also marked a major milestone: On April 1, 2025, the FCF Loan Fund formally separated from the First Children’s Finance Group, positioning FCF for stronger long-term sustainability and deeper impact.

We operate in a challenging environment shaped by economic pressures, policy shifts, and the ongoing strain on child care providers. These realities make our work more vital than ever. FCF’s long-term vision – to expand our reach, strengthen quality, and advocate for the needs of children, families, providers, and communities – term vision—to expand our reach, strengthen quality, and advocate for the needs of children, families, providers, and communities—is both ambitious and necessary.

Though the work ahead is significant, our staff’s dedication and the strength of our mission give me great confidence. I am committed to listening, supporting, and standing with the providers and communities who depend on us as we continue building a sustainable child care system for today and for generations to come.

Kelly Elkin, *Board Chair*

Business Supports



Click

WATCH NOW!
Investing Where Futures Begin

In summer 2025, First Children’s Finance launched its first brand video. The purpose was to showcase some of the great work happening in businesses, communities, and systems with FCF’s help and guidance. It takes many people to make something this magical come together.

Thank you to:

- ▶ The City of Luverne, MN, especially Mayor Patrick Baustian and Economic Development Director Holly Sammons
- ▶ Ada Rivas Perrin, owner of El Lupiz Magico in Minneapolis, MN
- ▶ Lisa Graphenteen, Director of Housing and Economic Development, Development Services Inc.
- ▶ First Children’s Finance Minnesota staff members: Business Development Manager Trisha Lien, Business Development Specialist Desi Oberg, and Business Development Specialist-Bilingual Marilú Plamann
- ▶ The many fine, patient folks at Hubbell Communications and Offbeat Films



Consulting Clients

428

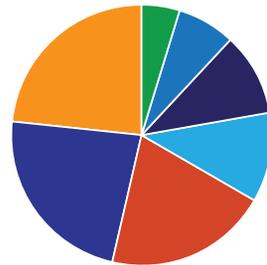


Technical Assistance Clients

1,459

1,721

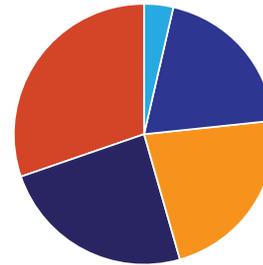
Businesses Participated in Trainings



- Iowa - 85
- Loan Fund - 123
- Vermont - 179
- National Consulting - 188
- Minnesota - 350
- Michigan - 397
- Oregon - 401

315

Businesses Participated in Cohorts



- National Consulting - 12
- Michigan - 62
- Oregon - 70
- Vermont - 76
- Minnesota - 95



Stories of Change: **Entrepreneurs**



Iowa Success: 'Close or Sell' to a Community Comeback

Coming out of the COVID pandemic in 2021, the Aquin Little Angels Early Childhood Center and Preschool in Cascade, Iowa, faced difficult days.

"COVID hit and bumps in the program became real," says Advisory Board Member Lisa Merritt. "During COVID, closings of some classrooms were mandatory. Coming out of the pandemic, struggles due to staffing and enrollment that previously existed became more pronounced."

Several options were considered. Some—like selling parts of the center's operations, stripping programs down to à la carte care, or contracting with another company—weren't acceptable to community members like Lisa, who had served as the center's director from 2004–2010.

Little Angels is part of Aquin Catholic School, an early childhood through eighth-grade program within the Archdiocese of Dubuque. In a town of about 2,000 people, near Dubuque and Cedar Rapids, the center plays a vital role. Proximity to larger cities offers advantages but also makes staffing more competitive.

The center opened in 2000 in a former convent with three main goals: to serve families, bridge care from infancy through preschool on a shared campus, and connect church services with early childhood education. In 2017, a capital campaign funded a move into a modern, one-story building.

Even with the new space, staffing and enrollment challenges persisted. Then the pandemic intensified them.

"The City administrator asked if they could be involved in writing a grant," Lisa says. "With selling or closing on the table, we jumped at the chance."

After receiving the grant, the center began working with Angie Rae Duncan, FCF Iowa Business Development Manager.

"I give Angie and FCF a lot of credit for getting us on the right track," Lisa says. "We took data to Angie, and she and the FCF team looked at policies, handbooks, grant applications, and more."

A turning point came when local businesses recognized how essential the center was to their workforce.

"Businesses understood the center helped ensure their employees could be at work while their children were in a great environment," Lisa says. "And Angie and FCF brought solutions that helped shine a new light on our situation and find a better path forward."

Looking ahead, Lisa remains hopeful. The center plans to strengthen community partnerships and attract and retain staff to ensure Little Angels continues to serve Cascade families for years to come. ■



Angie and FCF brought solutions that helped shine a new light on our situation and find a better path forward.

— Lisa Merritt



Stories of Change: **Entrepreneurs**



Denied. Then Determined.

A Michigan Provider Opens a Thriving Center

Giving up easily is not in Jesenia Amorós Hernández's nature. When she hits a roadblock, she believes there is always a way forward.

In 2022, Jesenia was operating a home daycare in Michigan, serving six children. She decided to expand to a group home daycare, which would allow her to care for up to 12 children. She carefully planned the transition—only to have her zoning request denied.

"I was disappointed, but I knew there must be another plan. I didn't give up," Jesenia says. "I reached out to friends who were opening a center and helped them through the process, learning and making contacts along the way. Then I found a center owner who wanted to retire. I met with her and we reached an agreement for me to take over that location."

That pivot changed everything. In January 2025, Little Scholars II Daycare Center opened in Wyoming, Michigan. Today, the program is thriving.

One of Jesenia's biggest challenges was navigating the state's plan review and approval process. "It took me three months to understand what they wanted," she says. "Language was a barrier, especially through email and text."

During her journey, Jesenia connected with Business Development Manager Jessica Affholter and Business Development Specialist Angeliek Lopez from First Children's Finance (FCF).

"Jessica and Angeliek—they were amazing!" Jesenia says. "They cleared everything up for me, from my business plan to budgeting to how much I needed to charge. They were just here last week. I love those ladies!"

In addition to business guidance, Jesenia received support from the First Children's Finance Loan Fund, which provided critical startup capital. Loan Fund Manager Amanda Brewington helped her secure funding to cover payroll and unexpected expenses during the early months.

"Amanda was there with me during the process," Jesenia says. "I can't thank them enough. Everything was smooth and benefited my business."

The financial cushion gave Jesenia peace of mind as enrollment ramped up. "One of the greatest reliefs was not having to fear that I wouldn't be able to pay staff until enrollment grew," she says. "It's wonderful to have that security."

Jesenia reflects on how quickly her vision became reality. She encourages other child care providers to seek support.

"Really connect with someone from FCF," she says. "There are many things new providers don't know, and FCF has that information and is always willing to share."

"I love everything about child care. I wouldn't do anything else." ■

"They cleared everything up for me, from my business plan to budgeting to how much I needed to charge. I love those ladies!"

— Jesenia Amorós Hernández



Stories of Change: **Communities**

DigiKey Helps NW Minnesota Community Find a Child Care Solution

Sitting less than 100 miles from the Canadian border, the people and businesses of Thief River Falls, Minnesota, know they often have to solve problems themselves.

The rural town of about 8,800 residents is known for excellent walleye fishing, winter recreation, and miles of open countryside. It's also home to DigiKey, one of the world's largest distributors of electronic components and automation products.

DigiKey employs about 3,400 people in Thief River Falls and nearly 5,000 worldwide, making it the largest employer in Minnesota

“We formed a workgroup of about 17 people – schools, economic development leaders, businesses and others. Working with FCF, we established SMART goals that moved us ahead.”
– Mark Borseth

outside the Twin Cities metro area. From its 2.2 million-square-foot warehouse, the company ships more than 25,000 orders each day to 180 countries.

Founded in Thief River Falls in 1972, DigiKey's growth has brought opportunity – and unique challenges that come with operating a global company in a small town.

“Child care and housing are things that are constantly on our minds,” says Mark Borseth, Senior Director of Community Development and Corporate Facilities for DigiKey. “We onboard anywhere from 20 to 50 new employees every month, and they need places to live and child care for their kids.”

Borseth knew child care was a growing issue, but to present a viable solution to company ownership, he needed data. He reached out to Michelle Hutchinson, a senior business development specialist with First Children's Finance (FCF), who lives in Thief River Falls.

“We met with First Children's, and they explained the process they would use to identify the child care supply-and-demand gap in Thief River and the surrounding area. The results showed the need was even greater than we thought,” Borseth says.

The research identified a shortage of nearly 300 child care slots in Thief River Falls and nearly 600 across the county.

“We knew the issue was there,” Borseth says. “People were leaving jobs and the city because of lack of child care. Others were turning down positions, and some were



even deciding not to have kids. But we had to prove it.

“The data FCF provided was key. Without data, it's tough to propose a sound business solution and make a decision.”

When leadership reviewed the findings, several options surfaced: build an on-site child care center, construct a new facility in town, or renovate an existing building.

“The on-site option had too many unknowns, and a new build was too expensive, so we looked for existing space,” Borseth says.

DigiKey decided to create a nonprofit child care center and began seeking partners. The city's only existing center had a waiting list longer than a year.

“We talked about how we could partner moving forward. We formed a workgroup of about 17 people – schools, economic development leaders, businesses and others. Working with FCF, we established SMART goals that moved us ahead,” Borseth says.



An opportunity emerged in an unexpected place: a nursing home with an unused 18,000-square-foot wing, about 20 years old.

“We decided it was a great fit for our vision. DigiKey donated \$1 million and helped finance the rest.”

Renovations began in 2024 and were completed in August 2025. The new child care center opened in October 2025 with space for 156 children. Combined with the existing center - which has plans for updates pending state funding - the community’s goal is to serve 250 children.

Borseth calls the project a win for both DigiKey and the broader community, but he’s clear the larger issue remains.

“Data show 42,500 child care slots are needed in outstate Minnesota. This project cost about \$20,000 per child — that’s an \$850 million problem in outstate alone. There’s not much money in the child care business. DigiKey felt we had to move this forward for our community to succeed.

“We’re proud of what we accomplished and how everyone came together. This isn’t just about DigiKey. We don’t have guaranteed slots at the center. We’re the largest employer, but we wanted it open to everyone. That’s what building community is all about.” ■



Mark Borseth, Senior Director of Community Development and Corporate Facilities for Digikey

New Child Care Slots Created in MN in FY25



New Infant Slots

522



New Toddler Slots

1,007



New Preschool Slots

1,534



New School Age Slots

868

Sauk Prairie (WI) Area Builds \$5.2M Child Care Center through Innovative Public/Private Partnership



Tywana German, Executive Director of the Sauk Prairie (WI) Area Chamber of Commerce, doesn't hesitate when describing the impact of the Sauk Prairie Early Learning Center.

"I've been working 34 years, and this project — and the journey with First Children's Finance and the State of Wisconsin — is by far the most memorable, impactful project I have ever done."

For nearly a decade, the three-community Sauk Prairie area believed housing was its biggest challenge. Rising building and land costs made affordability difficult. To gather data, the Chamber surveyed residents about their greatest daily stressors.

"Surprisingly, child care was No. 1," German says. A second survey explored how affordability and access affected families.

"Forty-five percent reported their children were staying with unlicensed providers caring for four or more unrelated children,"

German says. "With such limited supply, families were choosing unregulated — sometimes illegal — care, traveling long distances, or leaving the workforce altogether."

The Sauk Prairie area applied for a grant through Wisconsin's Dream Up! program and began working with First Children's Finance (FCF).

"At first I hoped FCF would bring examples from other communities that had solved this," German says. "Then we realized we were one of the first out of the gate. We were the guinea pigs."

Even so, the partnership proved invaluable.

"FCF held us accountable and got us talking together. We met monthly with stakeholders. The structure they provided kept us on track and moving forward effectively."

The result was a unique public-private partnership that brought together the Chamber, local businesses, the school district, and individual donors.

"We built a 16,000-square-foot center licensed for 168 children, ages infant through 5," German says. "It's on land that was an existing park, and 48 businesses and individuals funded the entire \$5.2 million cost."

One groundbreaking decision: the school district would operate the center and employ about 30 staff members. Wages range from \$17 to \$30 per hour, and employees receive district benefits.

"Expanding child care slots was critical," German says. "But another non-negotiable goal was educating our community about early education workers, who often earn low wages and no benefits. We wanted them paid a livable wage — and we accomplished that."

The center opened in September 2025. "Everything is going well. Staff and families are happy, and reviews are great," she says.



German is especially proud of the partnership with the school district, which ensures early childhood interventionists are on-site daily.

“They’re working with children who have needs before they reach school age. You can address challenges early and set them up for greater success when they enter school!”

As a mother of two grown children who are now parents themselves, German says the process opened her eyes to how much child care has changed. Wages for workers have lagged even as tuition climbed, and access has become increasingly difficult.

“I feel like, as a country, we can do better,” she says. “This process helped me become a change agent for this sector. It made me more involved, more vocal. I’m very proud of what we’ve accomplished.” ■





FCF Assists State of Oregon in Addressing Child Care Ecosystem Gaps

Oregon's early child care ecosystem — like that of most states — is complex and often fragmented.

To strengthen cross-sector coordination, the Oregon Department of Early Learning and Care partnered with First Children's Finance (FCF) to launch a virtual, statewide ECE Business Collaborative. The effort brought together technical assistance providers, policymakers, Tribal partners, funders, and system leaders from across Oregon.

Launched in early 2024, the Collaborative focused on three goals: aligning efforts across sectors; increasing the supply and sustainability of child care programs; and promoting innovation and equitable access to resources — especially for small, rural, frontier, and Tribal providers.

About 30 participants took part, representing state agency staff, child care and Tribal business technical assistance providers, community-based organizations, universities, and early childhood funders and intermediaries.

FCF provided facilitation, documentation, and knowledge-sharing tools, including a living ecosystem map and quarterly meeting summaries to track progress and surface gaps.

In May 2025, the Collaborative released a summative report and implementation plan identifying three priority strategies:

Training and Education:

Align and expand access to child care business technical assistance.

Workforce Compensation:

Develop a shared statewide vision grounded in national best practices and Oregon-specific data.

Facilities Planning:

Support development of a Facilities Navigator tool to reduce barriers and improve access to physical child care spaces.

With the initial report complete, subgroups are now moving into implementation, guided by data-driven decision-making and deeper partner engagement. A public-facing ecosystem implementation report will be published for broader dissemination, and a final convening is planned for December 2026 to share lessons learned and plan for sustained coordination.

The Collaborative's work is grounded in FCF's Child Care Business Ecosystem framework, which outlines 11 essential elements of a strong, sustainable child care system, including workforce, training and education, facilities planning, business efficiency, and system reform.

Communities facing similar challenges are encouraged to connect with FCF and explore how this approach could support their state, Tribe, or region. ■

Stories of Change: **Systems**

From One Generation to the Next: New Model Addresses Critical Transition

A handful of pioneering states have unlocked unprecedented funding for early childhood education, moving ever closer to fully financed child care systems with adequate access, high quality care, and a well-compensated workforce. At the same time, child care workers and owners across the country are an aging demographic, and many are reaching retirement. Recruiting and retaining staff remains a pressing challenge. In this transition, a new question emerges: Who will own the increasingly valuable child care businesses that public investments help create?

FCF has an innovative answer. Drawing on extensive research, collaboration with systems partners, and input from providers, The Child Care Ownership Transition Initiative represents the nation's first program designed to support child care business succession. The initiative will integrate succession planning, matchmaking, technical assistance, and targeted capital into a cohesive system of support.



A Critical Consideration for Any State Investing in Child Care

As child care businesses become more profitable through public investment, they may become attractive acquisition targets. National chains and private equity firms with deeper capital resources can outbid local buyers—particularly for larger facilities.

The Child Care Ownership Transition Initiative directly addresses this challenge. Forgivable loans help employees or local entrepreneurs compete for ownership. Grants secure high-quality facilities with mortgage restrictions ensuring continued child care use. The initiative will also support conversions to nonprofit and worker cooperative structures, creating alternative ownership pathways that keep child care local and mission-focused. Local buyers and sellers are connected to help ensure public investments flow to community-based owners rather than corporate entities.

As states continue investing in early childhood education, the time to address ownership transitions is now, before market forces make local ownership increasingly difficult to sustain. Vermont's approach shows states can be intentional, not only about increasing children's access to services, but also strengthening the businesses, communities, and local economies that benefit from their early childhood investments. ■



Lessons from Vermont

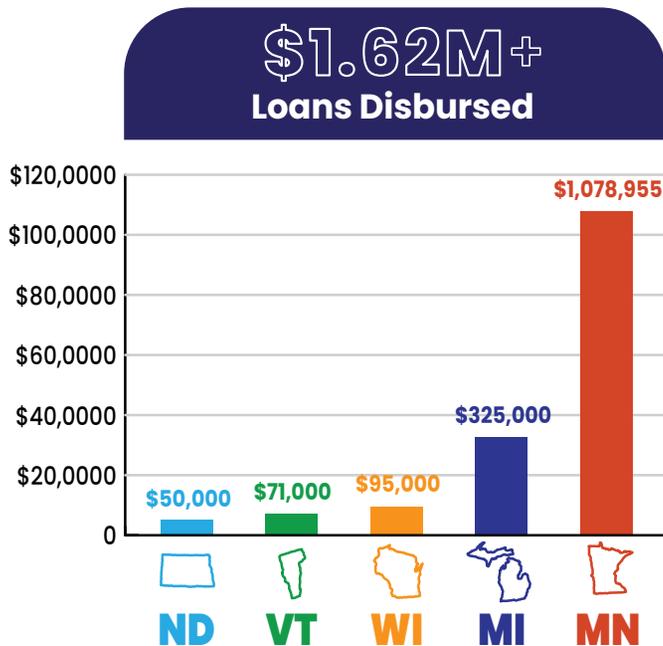
The historic child care investments of Act 76 in Vermont are reversing long-standing declines in child care supply and increasing the market value of child care businesses. However, child care partners and providers are raising alarms that Vermont's aging population and numerous child care business owners seeking to retire could slow this critical progress. Business transitions remain a vulnerable moment for child care supply. The recently realized value of these businesses raises the stakes for thoughtful ownership transitions that keep child care programs open, high-quality, and locally owned.

FCF Loan Fund

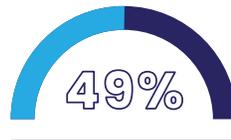
The FCF Loan Fund understands the passion and dedication it takes to provide quality child care. That's why we offer flexible, innovative loans to help child care entrepreneurs achieve their dreams. **We are the only CDFI in the nation that specializes in lending to both family (home-based) and center-based child care businesses.**

We listen to entrepreneurs, champion their stories, and support them at every stage of their entrepreneurial journeys.

We also offer various ways for investors to partner with us and support our mission. To maximize our impact on the child care sector and ensure our long-term sustainability, the FCF Loan Fund relies on a combination of debt and grant capital.



Our Lending to Rural Borrowers



Percent of Total Loans to Rural Borrowers
(by Number of Loans)



Percent of Total Loan Dollars to Rural Borrowers



Average Loan to a Rural Borrower
\$22,239

Meet Our First Children's Finance Loan Fund Board of Directors



Dafina Williams
Chair

Executive Vice President of External Affairs, Opportunity Finance Network, Silver Spring, MD



Dr. Shana Ford

Chief Executive Officer, KIPP North Star - MN, Minneapolis, MN



Carolina Castaneda del Rio

Director of Community Impact, Social Venture Partners, Portland, OR



Phyllis Sloan

Executive Director, La Creche Early Childhood Centers, Inc., Minneapolis, MN

Financial Statements

ASSETS

Cash	4,737,422
Contributions Receivable	687,829
Government Grants Receivable	4,119,625
Accounts Receivable	306,081
Prepaid Expenses	230,423
Loans Receivable, Net	3,453,916
Property, Equip, Etc	190,496
Other Assets	424,487

TOTAL ASSETS 14,150,279

LIABILITIES AND NET ASSETS

Accounts Payable	348,500
Accrued Expenses	315,536
Refundable Advance	271,801
Deferred Revenue	39,406
Notes Payable	3,989,626
Other Liabilities	803,818

TOTAL LIABILITIES 5,768,687

NET ASSETS

Without Donor Restrictions	7,365,330
With Donor Restrictions	1,016,262

TOTAL NET ASSETS 8,381,592

TOTAL LIABILITIES AND NET ASSETS 14,150,279



2025

Impact Report

Individual Giving Makes Collective Impact

Every individual gift—no matter the size—plays a vital role in advancing our mission. Our individual donors help fuel the behind-the-scenes work that often goes unseen but is essential: convening local leaders, translating complex data into clear decisions, and supporting communities as they design child care and early learning systems that reflect their values and priorities.

If you're reading this report and wondering whether individual giving truly makes a difference, the answer is simple: yes. This work moves forward because individuals step up, lean in, and say, this matters to me.

We invite you to join this community of supporters and help expand what's possible for families and communities across the country.

SUPPORT US!

Click



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firstchildrensfinance.org
1-866-562-6801

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Minneapolis, MN 55401



Investing Where Futures Begin

 **First Children's Finance**