



Executive summary

Vision

A world where vulnerable youth never navigate life alone, but move into adulthood with resilience, confidence, and financial stability.

Mission

We help vulnerable youth build inner strength, life direction, and lasting financial stability through trusted adult teams, steady support, and healthy financial habits.

Problem

Each year, more than 500,000 children move through the foster care system in the United States. As they approach adulthood, many face the same gap: unstable adult support and limited financial foundation for real life costs. Educational outcomes still lag, as only about 3 to 4% of former foster youth earn a four year degree, even though 84% aspire to attend college. Housing instability is another major risk, with up to 46% experiencing homelessness by age 26 after exiting care. Together, these patterns show that many vulnerable youth enter adulthood without the relationships, guidance, and practical stability needed to build inner strength and move forward with confidence.

Solution

1. Mentor Board Program

Pillars: Wellbeing · Education · Career & Life Skills · Finance

Instead of relying on one mentor alone, each youth grows with a coordinated team of trusted adults serving defined roles. Together, they co create an Individual Growth Plan, follow a consistent meeting cadence, and hold monthly board reviews to align goals and next steps. This long term support system helps youth build inner strength, develop clearer direction, and enter adulthood with greater confidence and stability.

2 Youth Savings Accounts Program

Financial literacy · Real savings · Transparency

We provide financial learning, help youth set meaningful goals, and build real savings through a website-based savings and transparency platform. The program builds healthy financial habits, supports long term financial stability, and gives partners and supporters confidence that every contribution serves a clear purpose.

Future Risks the Program Seeks to Prevent

- Lack of trusted adult support
- Interrupted education or workforce pathways
- Low confidence during the transition to adulthood
- Housing instability and homelessness
- Financial instability
- Involvement in youth crime

Operations and Quality Assurance

We launch locally in Seattle through partner ecosystems that already serve youth, such as schools, shelters, foster care support systems, and local agencies. During the plan period, we scale capacity through a combination of paid staff roles that manage program operations, safeguarding and compliance, finance and reporting, and partner growth, alongside Mentor Boards that provide direct support. We maintain quality through standardized training, documented workflows, and a reporting pack that includes monthly snapshots, quarterly impact reports, and annual outcome reviews.

Financial Viability

Light Up Together's financial viability rests on a blended revenue model designed for both impact and sustainability. The Mentor Board program generates earned service revenue through contracted partner cohorts serving vulnerable youth and through well-resourced families who enroll their own child in the program. The Youth Savings Account platform further contributes through a Compliance and Reporting Fee for bank and government partners when reporting and procurement demands increase. Together, these revenue streams support program delivery, strengthen operational capacity, and create a scalable path toward long term sustainability. To extend mission impact, Light Up Together plans to direct most Product 1 profit, when available, into Youth Savings Accounts for youth currently in the program.

"We do not just help children survive today. We build a system so they can stand on their own for life"