

## Agency for Change Podcast: Bill Tortorici, Chief Philanthropy Officer, Economic Literacy Colorado

- Connect with Bill on LinkedIn: <https://www.linkedin.com/in/billtortorici/>
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### **Bill Tortorici:**

When you have the knowledge, you can make it happen, but you still got to do the work.

### **Announcer:**

Welcome to Agency for Change, a podcast from KidGlov that brings you the stories of changemakers who are actively working to improve our communities. In every episode, we'll meet with people who are making a lasting impact in the places we call home.

### **Lyn Wineman:**

Can you imagine accepting a loan if you didn't know about interest rates, or what about credit cards? Or if you weren't familiar with how they worked, grace periods, annual fees, would you sign up for one? For many in the United States, this isn't a hypothetical scenario at all, but a reality of their daily lives. Financial literacy, things like understanding the concepts behind saving, investing, or debt, is something few people have. And according to research from the Milken Institute, just 57% of U.S. adults are considered financially literate. Another survey from CNBC found that while 83% of adults feel parents should be responsible for educating their children about finances, 31% say they never discuss the topic with their kids. As for public school education, just 17 states currently require a personal finance class to graduate with few resources at school and less at home. Where will today's students gain their financial education?

For Colorado, at least one organization is stepping up to fill that gap with valuable resources for teachers, parents, and programming for students and events for the community. Stay tuned as we discuss the benefits of a financially literate community, the kinds of resources the organization provides, and even how and when parents should talk to their kids about personal finance. Hey everyone. This is Lyn Wineman, president and chief strategist at KidGlov. Welcome to another episode of the Agency for Change podcast. Today's guest is Bill Tortorici, chief philanthropy officer at Economic Literacy Colorado, which prepares students to achieve a lifetime of economic understanding and financial security. Bill, welcome to the podcast.

### **Bill Tortorici:**

Lyn, it is great to be here. Thanks for having me.

### **Lyn Wineman:**

I always look forward to talking with you, but I also really look forward to sharing about your work today with the listeners of the podcast. And just to get us started, how would you describe the work of Economic Literacy Colorado, and how do you help people?

### **Bill Tortorici:**

Great question. So let me just start by saying Economic Literacy Colorado has been in the Colorado region for over 50 years.

**Lyn Wineman:**

That's a long time. That's almost as old as I am.

**Bill Tortorici:**

I'm not even touching that. But what I will say is that we started off as a professional development organization for educators. And really what this organization is set up to do is setting up students with crucial life skills to understand economic and financial security. And we do this by equipping teachers with the tools and the knowledge to teach personal finance and economics in their classrooms, and that's the long and the short of it. But what we really ultimately want to do, just as you alluded to, is ensuring that every Colorado student has the opportunity to learn how the economy works and how to make well-informed choices. At the end of the day, we're just using financial literacy as a vehicle to make good decision-making, which is what we all want.

**Lyn Wineman:**

Yeah, that is really good. And when you really think about all of the things you might learn as a student or a young adult or even an older adult, financial literacy is one of those things that is really going to impact your happiness and stability and everything about your life. Bill, I'm curious, how did you get in this line at work? How did you develop this passion for financial literacy? Were you on the playground as an eight-year-old going, when I grow up, I'm going to teach people about financial literacy?

**Bill Tortorici:**

No, no, no, no. I've actually had this conversation a number of times, and every time I go, how did I get here? So I came out of college wanting to work in television production. That was what I thought that I wanted to do. It seemed rather glamorous, and yeah, I worked on behind the camera and I like putting pieces together and telling stories. I actually started an internship at the NBC affiliate in Chicago, where my family is originally from, and I was like, eh, I made it. And then I found out this is not for me. It really didn't interact with people, and I missed that relationship building.

What I didn't realize though, was that is the direction I really wanted to be, and I want to be able to talk and interact with people, find out what their passions are in a roundabout way. I felt into fundraising as I went through that process of learning about every spectrum, every part of the discipline of fun fundraising. I found myself in the cultural side. So I worked with Shedd Aquarium in Chicago. I moved with my family to Denver Zoo, and I loved it, it was great. And as much as I loved supporting animals and connecting people to the living world, it was really nice to support kids and people and things. Asian elephants are great, illegal whales are great, but what I wanted-

**Lyn Wineman:**

Humans even better.

**Bill Tortorici:**

Humans are even better. And I found myself working in the education space. That was really eye-opening for me as I had just had my kids and they were growing up, and I was thinking about what are the things that I wish I would've known when I was younger so I could have made better decisions? And I've been

with this organization now, Economic Literacy Colorado, for a little over a year and a half. And man, here it is, this is the mission, this is the one that makes sense for me. And it was really spurred on. As a matter of fact, as COVID hit, I was working for Special Olympics Colorado, and they're an event-based organization, and obviously I was a fundraiser for them, and COVID hit, events stopped, and they had to make some tough choices. During that process. I was out of work for about five months, and I was thinking to myself, here I am, there is all sorts of turmoil in the world.

I am out of work, however, I'm okay. And I thought to myself, how is it that I'm doing okay, I'm in a financial position to make some decisions for myself, and there's so many people that don't have that option. And this opportunity with ELC came up and I was like, oh my gosh, this is it, this makes sense to me. And how do I put my skillset in this space to be able to make change and to be able to help people that don't have that kind of privilege to make better choices for themselves, whether it's for themselves personally, for their families, or for the communities that they live in? And I'm all in on this.

**Lyn Wineman:**

Wow.

**Bill Tortorici:**

It's been a really great journey personally and professionally, and it is so important. And one of the reasons why it's so important is now that I know more about the education system, particularly in Colorado, but around the nation, financial literacy is not a priority, and it opens the door to so many possibilities, and we're limited right now to be frank.

**Lyn Wineman:**

Wow. Bill, one of the things I love about doing this podcast is I get to learn so much about people. You and I are friends, we've talked about many things, but I didn't really know your story, and that's a really awesome story. So, I mean, firsthand about the power of financial literacy, but can we talk a bit about why should communities care? Why should communities in Colorado care about financial literacy and the work that you're doing?

**Bill Tortorici:**

Well, I think it comes down to one word, it's choice.

**Lyn Wineman:**

Yeah.

**Bill Tortorici:**

If you choose not to empower yourself with knowledge, again, using financial literacy as a vehicle, that's what we do. But anytime you suppress the opportunity for knowledge, you limit your choices. And I think we've talked about this before, this is a generational issue. Financial literacy in general is a challenge, but the opportunity for choice is really limited when you don't understand the impact and power of knowing your own personal financial impact. And we're all subject to bad choices when we don't know, and I'll give you a great example. When I was in middle school, I had an opportunity to learn how to write a check.

**Lyn Wineman:**

Yeah.

**Bill Tortorici:**

So great. I had no context for that. But what I did learn is this is the one place that you need to know how to write cursive.

**Lyn Wineman:**

Yes.

**Bill Tortorici:**

Great. You can put numbers to a piece of paper and it somehow translates into money. No context behind that. The second thing that I learned was how to get a free t-shirt on a college campus. Now, if I knew enough, if I had more context, I would've known that that t-shirt was poor quality, always.

**Lyn Wineman:**

Always.

**Bill Tortorici:**

But two can get me into a lot of trouble if I don't have the understanding of what it meant to have to build credit or to build bad credit.

**Lyn Wineman:**

You're paying interest on 20 years for that pizza you ordered.

**Bill Tortorici:**

That's right. So again, in retrospect, if I had the knowledge behind me, I would've made better choices as a younger person. Only by the grace have I been able to come out on the other end. And that's really due to a lot of the privilege that I have as the person I am. There's lots of communities that don't have any other choice. I made the choice to be able to look for another position that suited my skillset during the pandemic. There's a lot of people that don't have those choices.

**Lyn Wineman:**

Right. They have to go for the first thing they can, today.

**Bill Tortorici:**

That's right. That's right. So again, knowledge is power. It's the NBC floating star across the screen saying "the more you know," and that's absolutely true, that's really what it's all about.

**Lyn Wineman:**

Yeah. Bill, in the intro to this podcast, I noted some statistics in that the majority of Americans believe that financial literacy should be taught by parents. But what if the parents don't have the knowledge? I mean, a high percentage of people do not have the knowledge. So then if you're not getting it from your parents and you're not getting it from your school, then where do you get it from? It doesn't seem like there's a lot of options. So, I understand that the state of Colorado does not require personal finance or

economic education classes to graduate. This is probably a trick question, but if you were in charge, would you change that?

**Bill Tortorici:**

Well, I mean, that's a slam dunk.

**Lyn Wineman:**

Yeah.

**Bill Tortorici:**

But here's what I'll tell you is one, we know that there is a generational challenge with financial literacy. So, we talked about before we started this podcast, this lack of financial literacy is perpetuated from generation to generation, and a lot of circumstances was viewed as taboo to talk about your finances.

**Lyn Wineman:**

Yeah.

**Bill Tortorici:**

So, number one, addressing if you're not getting it from your family, that's number one. Number two, there are a lot of educators themselves that fall into the same category of having a lack of financial literacy. And then on top of that, not having a requirement to graduate in some form of economics or personal finance to graduate, that perpetuates that. That's why organizations like Economic Literacy Colorado or Junior Achievement, or we have another one locally, Young Americans, these are institutions that are built around empowering and providing knowledge in the financial space. And there's an increasing urgency to have organizations like this help fill in the gaps.

And until those roadblocks are removed and the state or states around the country decide you know what? This is a priority, the burden is going to fall on organizations like us to be able to do it. So that's really where we're at right now. And speaking to Colorado, only about 25% of the school districts here in this state include personal finance in their approved graduation qualifications. So, we have a lot of work to do in this state as well.

**Lyn Wineman:**

Yeah, yeah. Interesting. So, Bill, looking at things more specifically, can you talk to us about the resources or the programming? What does it actually look like for Economic Literacy Colorado to deliver your work?

**Bill Tortorici:**

Right. Well, so an interesting question in delivery. I would say before the pandemic, we were very much in-person hands-on providing workshops for our educators. And since then, we have, and this has been a blessing in disguise, we have a hybrid model so that we can do things virtually and we can do things in-person, but what we really hope to do is deliver impact in a unique way. And part of that is what we like to call the multiplier effect. So, we leverage educator's ability to reach hundreds of students each year. Last year we impacted about 80,000 students through our-

**Lyn Wineman:**

That's quite a lot.

**Bill Tortorici:**

It's good. It's good. However, it's really just the tip of the iceberg. There are about 855,000 students enrolled in Colorado schools.

**Lyn Wineman:**

That makes it sound less good.

**Bill Tortorici:**

Yeah, it does.

**Lyn Wineman:**

It leaves room for improvement.

**Bill Tortorici:**

But that is not an un-unique number for either of the financial ed institutions that I just named.

**Lyn Wineman:**

Right.

**Bill Tortorici:**

Again, our backbone, our foundation is providing professional development for educators. But how we do that is we offer classes, lesson plans, instructions, so that no matter what their discipline is, whether it's social studies, it's science, it's math, that they have the ability to be able to integrate it into their lesson plans. It really doesn't matter if it's K-12, we cover it all so that they have the ability to do that. And then, of course, all of that is just so that we can ensure every Colorado student understands how the economy works, whether it's managing their personal finances, or just overall making good choices.

**Lyn Wineman:**

Yeah. That's fascinating that you could go from a middle school teacher to a high school science teacher, there's ways to incorporate this learning in a variety of different curriculums.

**Bill Tortorici:**

That's right. And those are the indirect ways that we impact students. The direct ways are in the form of currently two programs. One is the Stock Market Experience, and then the other is Invest in Girls. Now, the Stock Market Experience is really a virtual platform. Classes are able to form teams, they develop their own investment portfolios, they're given a virtual \$100,000. And then they go through the process of investing in different companies and talking about what their investment means, the fluctuations in the market, how it affects it. So, there's a lot of reach, research and analytics in their process of doing that particular program. And then there's Invest in Girls. Now, Invest in Girls is a really unique program that we brought on. And as I say that I will go back to Stock Market Experience because Invest in Girls has inspired some changes to our programs.

But this program was actually developed, Invest in Girls was developed by our national affiliate, the Council of Economic Education. And it is really to create the first generation of financially literate girls and encourage them to pursue careers in finance. And the reason why I say that is because there is certainly inequities in the financial services industry and there's a disproportionate number of women in the financial services industry. So this is just an opportunity to open that door for them. There are really three components to this program, and it's educate, inspire and connect.

**Lyn Wineman:**

Nice.

**Bill Tortorici:**

And so, what we want to do is increase personal financial literacy schools of these young women. We know that financial literacy equals independence. And what we also know in the next 10 years, well two things, women bear the responsibility of financial decisions in the family, that's number one. Number two, in the next 10 years, we know the largest transfer of wealth will fall to women. So that makes this urgent. And of course, we want to make sure, as I said before, the deficit in the financial services industry, let's open up the doors. Let's be able to show women, see yourself in these spaces. It's really important for them to see their financial futures or their futures in general in these spaces.

**Lyn Wineman:**

Yeah.

**Bill Tortorici:**

And then, of course, what we want to do is be able to connect them with mentors, connect them with leaders that look like them. It's important for us to build a cohort of young women and alumni, we'll call them alumni in the workforce that can show them the ropes and show them their experiences. That's Invest in Girls, and we're just thrilled to be able to have this program. But what we thought, going back to Stock Market Experience is Stock Market Experience has always been a virtual experience for our students. But why can't we continue to develop this program in a way that echoes what Invest in Girls does? Let's get them out of their chairs away from the computer and in front of people in the workforce, people that work in the investment space.

**Lyn Wineman:**

I love that idea.

**Bill Tortorici:**

How do we connect them to business leaders? How do we get them in front of people that spur on conversations and curiosity? Those are the two programs that we are cultivating. I think giving financial knowledge and information is important. How it applies to the real world is something completely different. As I look at this and as our organization looks at this, about how do we build that pipeline from knowledge to applied knowledge so that when you're ready to make a decision about what your next step is in the education space, I want to go to a four-year institution, I want to go into the workforce, you're ready, you understand, you know. Options, choices.

**Lyn Wineman:**

I love that. So, Bill, as building this path, what roadblocks are there, there must be roadblocks that get in the way. What are they? What are the things that you're overcoming to deliver this information?

**Bill Tortorici:**

Well, I mean, I think some of the roadblocks are very, very obvious. One of them is no state mandate. Now, I know that the mandate is a terrible, people hate the word mandate.

**Lyn Wineman:**

I do hate that word.

**Bill Tortorici:**

But I think that is one of the... Use the word requirement there.

**Lyn Wineman:**

There you go.

**Bill Tortorici:**

Whatever it is.

**Lyn Wineman:**

Change the word wordsmithing. In advertising, we call that wordsmithing.

**Bill Tortorici:**

Right. But I think part of it is a lot of the schools in this state, and it might be the same in around the country, is a lot of the school boards are locally controlled. They make decisions about what curriculum is most important to them, and it's tough, it's a tough burden. Just speaking from my experience as a parent in the school district that I'm in. There's a lot of social emotional funding that is taking place. There are more counselors in schools. Sometimes what is required by the state to fulfill as far as testing and learning, all of that is important, but I think it's about how we prioritize what's important too. Question is, when our students leave school, what are the skills that we want them to walk out with? That's the real question. Do we want them to be able to make the decision to go into the workforce? Do we want them to make the decision to go to higher learning? With that comes responsibility and debt. Let's be real frank about what kind of decision-making they are entering. As I said before, I had an opportunity to work in the education system for a brief time, and my eyes were very, very open to this. So, I'll refer to, well, I'm not going to say specifics, but I worked for an organization that had charter schools around the Denver metro area. Loved the school. They had two things that inspired me to know him. One was a 100% graduation. Of course, this is great.

**Lyn Wineman:**

That's pretty cool. Yeah.

**Bill Tortorici:**



Absolutely great. Now, and to back up, the audience that they're serving are typically low income. Typically, multilingual, English is a second language at home. So, you're dealing with a student population that is somewhere north of 70% on the free and reduced lunch scale.

**Lyn Wineman:**

That makes a 100% graduation impressive.

**Bill Tortorici:**

Absolutely. Now, this is where it gets weird for me, the aspiration was a 100% acceptance to a four-year institution. Now that's great in theory. However, when we're talking about low income, obviously we're talking about scholarships, applying and FAFSA and all that stuff, now think about what that really means. Think about the decision points that come into play on that. You are going to have to explain to your student what that decision means. Are they equipped? That's also getting the family involved. They may not have English as a primary language, right?

**Lyn Wineman:**

Yeah.

**Bill Tortorici:**

We are starting to make investments that will sit with them for the rest of their lives. We just went through a process where we're getting college debt expunged. So, what are we really asking them? And if we're asking them that question to aspire for more, are we, when they are in that institution of learning, providing them financial literacy so that they know what they're doing?

**Lyn Wineman:**

Right. Something that you can't just click through on a computer screen where you actually have to learn it.

**Bill Tortorici:**

If you are in a college prep high school, are you, and do you have these components added to your contrary of curriculum? That's the real question.

**Lyn Wineman:**

Yeah.

**Bill Tortorici:**

So those are roadblocks, and they're made by individual schools, individual school districts. So, again, those are roadblocks, also opportunities. But we need to make sure that everybody doesn't have rose colored glasses here.

**Lyn Wineman:**

Right. Bill, my kids are all young adults now, and we had a conversation not too long ago about how easy it was for them to sign some papers, click a button, and spend a lot of money, whether it's a car, a home-

**Bill Tortorici:**

A free t-shirt, did they get a free t-shirt?

**Lyn Wineman:**

They're beyond the free t-shirt age. But it's like, wow, it's mind boggling that somebody just approved me to get a loan for a house or a car, and how surprisingly easy it was and how I could surprisingly get myself into a lot of trouble if I wasn't really, really thinking about it. So, along the lines of kids, I'm curious, in your opinion or in the information you have access to, when should parents start talking with their kids about financial literacy, and where should you start?

**Bill Tortorici:**

Oh, that's such a great question. Well, I mean, the first part of that answer is now. I mean, you can do it at any time. There are easy concepts that you can teach your kids about you're just making good choices. Again, I use this as we use financial literacy as the vehicle, but again, it's about consequences for your actions. Talk about scarcity. If you have X and you have Y, what are you left with? You're always making choices, whether you think it's revolving around finances or not. The idea that you can talk about what your wants and needs are, what's important, these are just general concepts that we talk about all the time, whether it's to our educators and their professional development, or it's our direct student programs, start now, it's easy to do. And I think it might be easier as a parent too, right? Because you do that every day, especially if you got young ones, right? You're always talking about consequences, right?

**Lyn Wineman:**

Yes. Make good choices, you mentioned this is all a matter of making good choices. We're talking about that.

**Bill Tortorici:**

Selling documents for a new car or a home loan, what's the small print? Is it worth it to you? Are you prepared? Are you in a position to fulfill that commitment? Yeah, I mean, it's as basic as that.

**Lyn Wineman:**

Right, right. I love it. I love it. It's clear you're having a great impact in the community, and we'll only have more and more. I'm curious, I know you've been with the organization only for a year and a half, but are there any memories that stand out to you of how you've impacted somebody with this work?

**Bill Tortorici:**

Yeah, absolutely. I've been really fortunate. Things have ramped up since we've broken out of the pandemic world. But we've had a couple of events and particularly revolving around Invest in Girls. We had a symposium where we brought in about 25 young women, and we had a day-long session at one of our business partners, and it was really cool. And this young woman who actually attends an arts high school, and I think she was just trying to get a feel for what it might be. She had really no idea what she was getting involved in, and so we go around this investment firm, talk to people, she talks to a couple professionals that give her their experiences and their journey, which is super informative. And she wrote back the next day going, oh my gosh, this was so amazing.

And she was so articulate and so wonderful. We were like, you know what? We have this event coming up. We're going to be having 300 of our closest friends. We're going to be fundraising off of this. Would you be willing to speak about your experience? She's like, yeah, sure.

**Lyn Wineman:**

Did she do it?

**Bill Tortorici:**

Oh, absolutely. So, she goes ahead and does this and that's not the best part, the best part is we have an amazing event. She speaks, everyone's talking about her, and about a month ago, she sent our program director a message and said, I'm looking for colleges. It would never have occurred to me that I would've done this, but every one of those, I'm an artist, this is what I was meant to do. But every one of the schools that I have applied to have a great econ track, and I'm really interested in that. And I'm just so grateful that I was able to learn more about this. I'm excited for the future. And again, it's not about like, oh, she's going to be in economics, whatever, she's going to be in the financial services, she's just excited that she's opened up the door for choice. Right?

**Lyn Wineman:**

Yeah. What I love about that too is because I employ a number of people who are in graphic design and art and have fine art degrees. The thing you always hear when kids go down that path is, oh, you don't want to be a poor starving artist. Well, you don't have to be a poor starving artist, you can be an artist or a graphic designer that understands your financial future and employs both sets of skills.

**Bill Tortorici:**

Yeah, no, it's really exciting when a light bulb goes off. I mean, as a parent, when you see your kid or any child, oh, I get it. I get it.

**Lyn Wineman:**

I get it.

**Bill Tortorici:**

Right? I mean, yeah, there's obviously a lot of projection in all of that because I'm like, ugh, I wish that would've happened to me. I wish I would've been in a situation where I was like, ah, of course. Because you always look back and 20/20 is always there and you're like, ugh, if I would've known what I know now. But when you can do that for someone, it's pretty powerful.

**Lyn Wineman:**

That's amazing. So, Bill, let's turn the page a bit here. Let's say someone is listening here today, they have a strong financial background, and they want to pass on that knowledge to others. How can they give back through Economic Literacy Colorado?

**Bill Tortorici:**

Great question. First and foremost, because I am a fundraiser, you can give money. How great is that?

**Lyn Wineman:**

You can give money.

**Bill Tortorici:**

All you got to do is write a check.

**Lyn Wineman:**

Give the money. Excellent.

**Bill Tortorici:**

But truthfully, there's a bit of volunteerism and engagement. So, what we do, and this is primarily with our student programs, is there's opportunities for mentorship. There are opportunities to get your business involved. And by that, I mean we would love to do an industry experience. Our goal is how do we bring students to new and exciting environments so they can see themselves in those roles? That is what I would encourage is this is a great way to participate. Pass on what you know whether that's individually or get your team involved. Those are the kinds of things that we really want to expose our students to. Because again, yes, financial knowledge, having a great financial FO foundation is important, but also being able to apply it in the real world and seeing how it works is equally important.

**Lyn Wineman:**

Yeah, yeah. Good stuff. I'm going to ask you one marketing question. Being a marketing professional, I'm always curious, what is the biggest challenge in terms of getting the word out about the organization and the work that you do?

**Bill Tortorici:**

Well, I think it's a crowded market. I think that everyone has their own homegrown curriculum, best applied practices, and there's a multitude of financial ed organizations. But to be fair, each one is unique in their own. And sometimes what you'll see is that there's no differentiation. The public doesn't see the difference between them.

**Lyn Wineman:**

Yes.

**Bill Tortorici:**

So Junior Achievement brings workforce into the classroom, totally awesome, it's great. Young Americans brings people to their facilities so that they can have a simulated workforce experience. ELC does a multitude of things in educating educators and also having direct student programs and bringing students to the workforce. So, we all do something different, but it does get muddled, and that's the biggest challenge. So, what we have been trying to do much more thoughtfully is we just need to be present. We need to be at all of the things, whatever event it looks like, we need to be there talking about our mission, talking about the differences, and not pitting against each other, but just saying, hey, there is a-

**Lyn Wineman:**

Just understanding.

**Bill Tortorici:**

So, I wish there was a billboard that we could just put up, but I think a lot of it is just hoofing it and doing a lot of the light work and being there.

**Lyn Wineman:**

I appreciate what you said because we talk a lot in marketing. It's not about being the best. People don't really respond to chest pounding, and we are the best. But it's about differentiating and making sure people understand the mission and where you meet them and what you deliver. So, I appreciate you very quickly there gave us three organizations and they're differentiating points, and I think that's fantastic. All right. I'm going to turn the page one more time. Totally different question. And everybody who listens to the Agency for Change knows this is my favorite question because I'm inspired by motivational quotes, and I get to talk with so many inspiring people like yourself.

**Bill Tortorici:**

No, you're being generous. So can you, thank you.

**Lyn Wineman:**

No, no, I'm not. Bill, can you give us a Bill Tortorici original quote to inspire our listeners?

**Bill Tortorici:**

Okay. I don't know if this is original. I'm just going to be really honest here, but this is something I've carried with me since I was a little kid. So, I was a really bad basketball player, but I would go to a bunch of basketball camps, and one of the tchotchkes that we were given when I went to this one particular camp was a pair of shorts. And on the back of the shorts, it said, if it is to be, it is up to me.

**Lyn Wineman:**

I like it.

**Bill Tortorici:**

Now, I have carried that with everything, and that doesn't mean I'm the only person that can do it, but what it does is it puts the responsibility in your hands. So, when you get knowledge, we'll just use it for Economic Literacy Colorado. If you're an educator, if you are a student, if you are given the opportunity to get this knowledge, understand how it is applied, then you have the choice to be able to make it happen for yourself. Whatever direction you want to go in, you can use this professionally, you can use this personally. At the end of the day, you're going to have to walk through the door that's open for you. And it's something that has stuck with me. I use it at all times, and it is empowering, and I think that's the biggest piece is it's empowering that when you have the knowledge, that you can make it happen, but you still got to do the work.

**Lyn Wineman:**

Yeah. Yeah. I think just gave us a two for one. I think you gave us, if it is to be, it's up to me. But I think you also gave us; you have to walk through the door that's been opened for you. I think that's a really, really good one too. So as usual, an overachiever on your-

**Bill Tortorici:**

It's our own desire as a young man.

**Lyn Wineman:**

What do you mean? You're still a young man, you're still a young man. So, Bill, how can people find out more about Economic Literacy Colorado? How can they donate? How can they volunteer? I'm guessing you have a snazzy website that we can drive people to.

**Bill Tortorici:**

So snazzy, [www.econlitco.org](http://www.econlitco.org) is the place where you can go. I would encourage anyone that would like to connect with me. I am a LinkedIn crazy person. I love chatting with people, whether it's about the work that I do or just in general. I love listening to everybody's journey. The more you know, right? Star goes across this screen.

**Lyn Wineman:**

The more you know.

**Bill Tortorici:**

So go to the website, always opportunities to give. Love that. If you want to talk to me, I'll still provide opportunities for you to give, but also to participate if you want.

**Lyn Wineman:**

That's fantastic. Bill, we're going to make sure we have both of those links in the show notes on the KidGlov website as well, in case anybody didn't get those. So, what a fun conversation. As we wrap up our time together today, what is the most important thing you'd like our listeners to remember about the work that you're doing?

**Bill Tortorici:**

It matters. It matters. I mean, it matters not only for them, but it matters for every generation that comes after them. Again, I think the word of the day is choice.

**Lyn Wineman:**

Yeah.

**Bill Tortorici:**

And I think once you open those doors again to possibilities and knowledge, that you are better informed, and you can make better choices for you and the people around you.

**Lyn Wineman:**

Good stuff. Good stuff. Bill, I fully believe the world needs more people like you and more organizations like Economic Literacy Colorado. So, thank you so much for having this conversation with me today.

**Bill Tortorici:**

Thanks so much, Lyn.

**Announcer:**

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visit [KidGlov.com](http://KidGlov.com) at [K-I-D-G-L-O-V.com](http://K-I-D-G-L-O-V.com) to get in touch. As always, if you like what you've heard today, be sure to rate, review, subscribe, and share. Thanks for listening, and we'll see you next time.