



2025 Community Impact Report



ARNIA
FOUNDATION

ARNIA Foundation Impact Report

In 2025, the ARNIA Foundation significantly expanded its impact across New Mexico through financial education, teacher grants, and community support initiatives. Our Financial Literacy Campaign reached 607 individuals across five partner organizations, delivering 32 hours of education in budgeting, credit, fraud prevention, and debt management. Each partner received \$13,361 to strengthen their missions and better serve their communities.



The 2025 enrichEd® Teacher's Grant Program

supported innovative classroom projects statewide, awarding funds to 11 educators whose programs will benefit more than 1,500 students annually through hands on financial literacy experiences.

Community engagement efforts—including comedy night, calendar raffles, popcorn sales, and seasonal fundraisers—generated \$24,306.58 for local nonprofits. Additional hunger relief efforts provided \$2,500 each to three regional food organizations.

ARNIA also deepened its strategic impact through U.S. Eagle's recent CDFI certification, positioning the foundation for expanded grant opportunities. Long standing partnerships, such as the New Mexico Gas Company Utility Relief Program, continued to provide essential support for families managing overdue utility bills.

Looking ahead, the foundation will continue its mission in 2026 by partnering with four nonprofits focused on food security, recovery support, and education: Rio Grande Food Project, Tenderlove Communities, San Juan College Foundation, and Santa Fe Recovery Center.

2025 Financial Literacy Campaign Summary

In 2025, our financial literacy campaign empowered 607 individuals across five New Mexico community organizations through a blend of digital learning tools and in-person workshops. Across 32 hours of engagement, participants gained practical knowledge in budgeting, credit education, fraud prevention, identity protection, and debt management.

Each partner received an initial \$10,000 donation towards their mission as well as additional funds raised throughout the year. In total, each organization received \$13,361 in 2025.

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Key Partner Highlights

[Santa Fe Recovery Center](#) (166 participants): Integrated financial education into recovery programming, offering supportive workshops on credit basics and credit reports.

[Boys & Girls Club – Farmington](#) (357 participants): Delivered hands-on budgeting experiences through Mad City Money and interactive financial games. Engagement included a JBOD presentation, youth activities, and a parent raffle that boosted community participation.

[Rio Grande Food Project](#) (28 participants): Provided identity theft, budgeting, and debt management education tailored to individuals experiencing food insecurity.

[Tender Love Community Center](#) (32 participants): Supported women in transition with training on credit rebuilding and fraud awareness.

[Las Vegas Chamber of Commerce](#) (24 participants): Reached small business owners and professionals through a hybrid workshop model focused on credit and fraud prevention.

Participants engaged through EverFi modules, Mad City Money simulations, custom presentations, and interactive financial literacy games. Core topics included credit education, budgeting, identity theft, fraud prevention, debt management, and credit reporting.

The foundation board has voted to continue its financial literacy program and will partner with the following nonprofits in 2026:

- Rio Grande Food Project – Year three (final year)
- Tenderlove Communities – Year two
- San Juan Community College Foundation – Year one
- Santa Fe Recovery Center – Year two

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ARNIA Foundation 2025 enrichEd Teacher's Grant Program

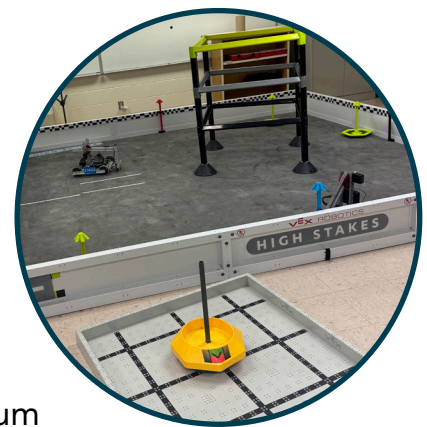
We are excited to celebrate the educators who have been selected for the 2025 enrichEd® Teacher's Grant Program! These outstanding teachers from across New Mexico are leading innovative projects that bring financial literacy to life in their classrooms. From elementary storefronts to high school service-learning, each grant recipient is helping students build essential money management skills in creative and meaningful ways.

Grant Recipients & Projects

ACE Leadership High School – \$2,500

Matthew Salas, Albuquerque

ACE Leadership High School is expanding their Financial Literacy Program to include evening students working on their diploma. The program simulates real-world financial experiences by using digital time clocks to track attendance as “work hours,” allowing students to earn wages based on time spent in class. These earnings are used in a robust curriculum that includes budgeting, investing, and navigating life scenarios such as housing, transportation, and unexpected expenses. Impact: 300 students and families will benefit, with goals including 100% FAFSA completion and bank account setup.

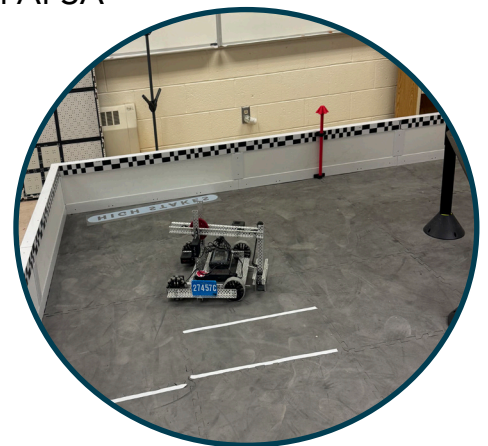


Alice King Community School – \$2,500

Pamela Serna, Albuquerque

“AKCS Philanthropists” empowers middle schoolers to research charities and advocate for funding, blending financial literacy with social responsibility.

Impact: 100 students will develop budgeting and persuasive communication skills while supporting real-world causes.



Bosque Farms Elementary – \$500

Emily Garcia, Bosque Farms

“Second-Grade Storefront” transforms math instruction through a classroom store, teaching money handling and basic economics.

Impact: 20 second graders will gain hands-on financial skills, with ripple effects reaching their families.

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Enchanted Hills Elementary – \$500

Holly Silva, Rio Rancho

A restaurant-themed math center will teach budgeting, menu creation, and money transactions through creative, hands-on activities.

Impact: 21 first graders will strengthen math and financial literacy in a collaborative environment.

Farmington Municipal Schools CATE Center – \$2,500

Travis Torres, Farmington

Hospitality students will use an edible ink printer to create and sell confections, learning food costing and sales pricing.

Impact: 150+ students will gain culinary and business management experience.

Joe Harris Elementary – \$2,500

Gina Rodriguez, Rio Rancho

Teachers will attend the Kagan Winter Academy to enhance financial literacy instruction across grades K–5 using cooperative learning strategies.

Impact: 680+ students and 50+ teachers will benefit from schoolwide implementation.

La Academia de Esperanza – \$1,500

Karen Lagunero, Albuquerque

Students will analyze advertising and create their own campaigns promoting financial responsibility.

Impact: 120 high school students will strengthen ELA skills while learning to make informed financial decisions.

Rio Rancho High School – \$2,500

Justina Miller, Rio Rancho

A comprehensive financial literacy curriculum for College and Career Prep students will cover budgeting, credit, and savings.

Impact: 160 students annually will be equipped for financial independence.

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South Valley Academy – \$2,500

Joaquin Sanchez, Albuquerque

Developing a reusable financial literacy curriculum for service-learning math classes, connecting personal finance to civic budgeting. Impact: 90 students and their families annually will benefit from this innovative approach.



Truman Middle School – \$2,000

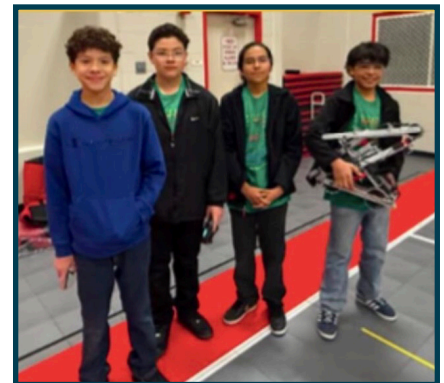
Natali Barreto-Baca, Albuquerque

Combining robotics with financial literacy, students will learn budgeting and cost analysis through STEM projects. Impact: 150 diverse 8th graders will gain technical and financial skills.

Vista Nueva High School – \$500

Johnathan Dobbs, Aztec

Field trips to financial institutions, car dealerships, and homes for sale will teach students about credit, interest rates, and personal finance. Impact: Students will gain firsthand experience with real-world financial systems.



Foundation Fundraisers:

On November 13, 2025, the ARNIA Foundation hosted its first comedy night fundraiser at Rio Bravo Brewery to benefit our 2025 partners. We sold 62 tickets and received \$780 in additional donations, bringing our total net proceeds to \$1,739. U.S Eagle employee AJ (Anthony Mathews) volunteered to share his comedic talent and not only exceeded the event but also recruited a group of incredible stand-up comedians to help support the cause. Thanks to Rio Bravo's generosity the foundation was able to keep the cost of the event minimal to ensure our partner organizations could receive a larger donation

The 2nd annual raffle calendar fundraiser exceeded the sales of the previous year and we raised \$1,390. The foundation was able to procure higher value prizes this year, including a resort stay and a \$500 spa certificate. ARNIA is hoping to continue to secure high value prizes for next year to generate even more donations.

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ARNIA foundation and the credit union have also partnered with nonprofits this winter to help alleviate hunger in our state. With the help of our members, we were able to donate \$2,500 to each partner organization:

- Rio Grande Food Project (Albuquerque)
- ECHO, inc. (Farmington)
- The Food Depot (Santa Fe)

The annual popcorn fundraiser was held May 1 – July 31st and raised \$8,009.42 for our nonprofit partners while the holiday biscochito sale brought in \$5,668. Combined, the foundation raised over \$24,306.58 to directly benefit local charities.

CDFI updates:

U.S. Eagle received the CDFI certification and is working with ARNIA and CU Collaborate to assist with grant opportunities to deepen the impact in our communities.

NM Gas Company Utility Relief Program

ARNIA Foundation began its partnership with New Mexico Gas Company in 2020, contributing \$10,000 to help households in Santa Fe, Farmington, and the Albuquerque metro area catch up on overdue gas bills. In 2023, the Foundation expanded its support to \$20,000, enabling the Gas Company to provide \$100 bill credits to customers in need during Giving Tuesday. In 2025, ARNIA strengthened the program further by partnering with The Salvation Army's Heat New Mexico initiative, giving community members who are behind on their gas bills a direct path to apply for utility relief and receive essential heating assistance.



CU SAFE

The foundation and U.S. Eagle Federal Credit Union have partnered with the Domestic Violence Resource Center in Albuquerque to provide a hands up for survivors with low or no credit scores through a low-interest loan program. The program is meant to empower survivors to remove barriers and allow them the freedom to build independence. In 2025 ARNIA and the credit union assisted 31 survivors. If you or someone you know is affected by domestic violence, please reach out to our partners at the DVRC at www.dvrcnm.org for assistance.