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USA

Building Financial Capability with Opportunity Youth

Insights, considerations for practice, and resources for integrating and implementing financial capability support

April 2022

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YB YOUTHBUILD

With love and respect, YouthBuild partners with opportunity youth to build the skillsets and mindsets that lead to lifelong learning, livelihood, and leadership. At nearly 300 YouthBuild programs across the United States and around the world, students reclaim their education, gain job skills, and become leaders in their communities. To date, YouthBuild has partnered with more than 180,000 young people to dedicate over 50 million hours of service benefitting urban, rural, and tribal communities. YouthBuild strives to create a world where all young people are seen for their potential, and power to transform themselves and their communities. YouthBuild USA – the support center for the YouthBuild movement – strengthens YouthBuild programs through technical assistance, leadership development, innovative program enhancements, and advocacy. YouthBuild programs located outside of the United States are supported by YouthBuild USA's international division, YouthBuild International.

For more information about the YouthBuild movement, YouthBuild USA, and YouthBuild International, visit YouthBuild.org.

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Introduction

Definitions and philosophies of financial capability often differ depending on the context and culture. The term has been used interchangeably with financial literacy, which focuses solely on knowledge and skills. While financial capability encompasses aspects of financial literacy, it expands beyond the traditional notion that knowledge and skills alone can lead to effective money management. Financial capability considers a multitude of interconnected factors that can influence and impact money management capacities. These factors commonly include knowledge and skills, social and cultural influences, attitudes and behaviors, and access to financial stability.[1]

As opportunity youth take critical steps to further their education, prepare for future careers, and become leaders in their communities, they need access to meaningful and relevant resources that support them with meeting their financial needs and building financial capability. At YouthBuild programs across the country, the design and implementation of financial capability support vary to adapt and serve each YouthBuild participant's unique needs, the barriers they experience, and available assets in their local community. YouthBuild programs have personalized their approaches to financial capability by engaging diverse partners, designing learner-centered curricula, and developing processes for individualized financial support.

This resource intends to support all YouthBuild programs with designing, evaluating, and implementing financial capability support tailored to the needs of opportunity youth. Throughout this resource, some sections include considerations and tools to guide programs when identifying and integrating financial capability resources, practices, and curricula into their financial capability work.

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[1] Center for Social Development, Washington University in St. Louis, *Financial Capability: What is It, and How Can It Be Created?*

About the Resource

The insights gained through the *Financial Capability with Court-Involved Youth Project* informed the design of this resource. This discovery project, funded by Bank of America, was a preliminary action step to deepen understanding of how to support court-involved youth with accessing financial resources and building financial capability skillsets and mindsets. A central part of this work involved identifying YouthBuild programs' current financial capability practices in supporting youth participants with addressing their financial needs and building the skillsets and mindsets for long-term financial capability.[2] To gather insights and current practices, YouthBuild USA engaged a small group of YouthBuild programs that have experience supporting court-involved youth and participants and graduates through a series of convenings.

High-Level Project Observations

- While there are additional barriers specific to the experiences of youth with court involvement, it was evident that most challenges and needs identified impacted **all** youth participants.

- Each of the seven programs that participated in this project had distinctive practices for implementing financial capability partnerships and support.

- Practices that emerged shared a commonality around tailoring financial capability support specific to the varying needs of youth participants and the assets available at their program and in their community.

- A combination of formal financial capability programming and individualized, learner-centered support is imperative to implementing meaningful and relevant financial capability.

- More explanation is needed around practices applicable to the needs of court-involved youth and all YouthBuild participants by gathering research and field-informed practices.

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[2] Financial capability practices can include activities, conversations, formal curricula, training, and experiential learning that support youth participants to build financial capability.

How to Use the Resource

The resource can be followed in order, or programs can access a section based on their interests and needs. The resource is organized as follows:

Section 1: Key Insights from the Financial Capability & Court-Involved Youth Project

High-level observations from the discovery project and *Considerations for Practice* that highlight field-informed approaches to integrating financial capability in the context of a YouthBuild setting.

Section 2: Considerations for Financial Capability Community Asset Mapping

Considerations and recommendations for using community asset mapping to leverage resources, services, and partners to support financial capability work. This section is accompanied with Plug and Play templates in the Appendix.

Section 3: Considerations for Financial Capability Curricula Selection

Considerations and recommendations for finding or creating financial capability curricula. This section is accompanied with Plug and Play templates in the Appendix.

Conclusion

An overview of findings and next steps.

Appendix

Acknowledgements, resources, and usable Plug and Play templates to use when identifying and evaluating financial capability partners, resources, and curricula.

Section 1: Key Insights from the Financial Capability with Court-Involved Youth Project

Outlined below are insights gained through the *Financial Capability with Court-Involved Youth Project*. Each insight features a *Consideration for Practice* that highlights a YouthBuild program's approach to integrating and implementing financial capability with opportunity youth.

Insight 1: Court fees, fines, and restitution create significant financial and employment barriers for court-involved youth and their families. This project did not uncover a clear solution for the financial burdens caused by court-involvement. However, court-involved youth need immediate relief from these exorbitant costs and alternative, rehabilitative options to fees, fines, and restitution. YouthBuild programs are designed to continually address this issue by helping participants access a path to gainful employment. While court-involved youth develop job readiness skills, they need support navigating the law, fee structures, and fair hiring practices. Partners who can offer influence and knowledge in policy and legal assistance may include elected officials, pro bono attorneys, judges, and probation officers. As a leader and advocate for opportunity youth, YouthBuild USA has the opportunity to amplify this insight to inform policy and partnerships.

> ### Considerations for Practice: American YouthWorks
>
> **American YouthWorks** in Austin, TX, takes a multifaceted approach to support court-involved youth with understanding and disclosing their record to potential employers. This includes determining what questions should and should not be asked of them when interviewing. Staff at American YouthWorks have even had city representatives come to the program to discuss fair hiring practices with youth participants. Building that relationship with elected officials and working with them to understand opportunity youth provides young people with a chance to influence policy and advocate for their own rights. Combining understanding with empowerment to self-advocate makes this approach a lasting and sustainable experience for youth participants.

Insight 2: Trauma-informed care and social-emotional learning are essential to building financial capability. Both youth participants and program staff identified that financial capability behaviors strongly correlate with mindsets and emotional or mental health. Social-emotional skills, such as self-discipline, emotion management, and self-awareness can help young people make everyday money decisions and navigate relationships and boundaries with money. Many programs integrate social-emotional learning in all aspects of programming including financial education, career exploration, or work experiences.

Considerations for Practice: Mile High Youth Corps YouthBuild

Money can evoke negative emotions or past trauma. Taking this into account, **Mile High Youth Corps YouthBuild** integrates a self-paced approach to financial capability support and education. Allowing young people to move at their own pace relieves the pressure and stress commonly associated with money conversations. The program prioritizes creating a trusting and safe environment before initiating sensitive and private discussions related to personal finances. This approach supports youth with engaging in financial capability discussions when they feel mentally and emotionally prepared.

Insight 3: Peer-led facilitation and activities can contribute to a comfortable, safe, and relatable environment when talking about money with youth participants. YouthBuild USA and YouthBuild alumni have partnered to further explore this practice through other areas of work. In 2020, YouthBuild USA's Alumni Services Department received a grant from Experian for financial capability trainings. Seven YouthBuild alumni teamed up to bring virtual trainings to alumni, current YouthBuild participants, and program staff nationally. This peer-led model promoted thoughtful dialogues, sharing of lived experiences, and the opportunity to learn more about budgeting, credit scores, and ways to improve overall financial wellness. These seven alumni also recorded short videos to be used by alumni clubs and programs with an accompanying resource guide. Programs can access the resource guide and training videos here.

Considerations for Practice: MyPath & YouthBuild Alumni Facilitators

Since 2018, YouthBuild USA has been working with **MyPath**, a nonprofit based in San Francisco. MyPath is focused on instilling young people with financial tools and information as they are starting their first jobs, giving them a real shot at upward mobility, regardless of their zip code. In 2020, YouthBuild programs piloted the MyPath curriculum using YouthBuild Alumni Facilitators. These alumni, experienced in presenting financial capability tools to YouthBuild programs, were contracted to facilitate lessons with young people. In post-training surveys and focus groups, YouthBuild participants stated that they felt more connected to the material as it was coming from someone they could relate to. Youth shared that hearing alumni success stories around homeowning and entrepreneurship was a motivating experience.

Insight 4: Programs need financial partners willing to adjust their products and services to be more opportunity-youth-centered. This helps mitigate barriers and increase access and use of banking products and services. Some examples of opportunity-youth-centered services and products include low interest rates, no or low monthly service fees, no overdraft fees, support using products, and flexibility with parental signatures. Many programs experience success with finding opportunity-youth-friendly services and products at community banks and local credit unions.

Considerations for Practice: PACE YouthBuild New Bedford

PACE YouthBuild New Bedford integrates financial capability support throughout their three stages of program progression: Dream, Achieve, Succeed. During the Dream stage, program staff and youth participants engage with a local credit union to set up checking and savings accounts. As youth participants progress throughout the remaining program stages, they are encouraged to save a portion of their stipend. Using funds received from United Way's Community Impact Grant, the program provides up to a $1,000 match as an incentive for saving. Program staff can access the monthly financial statements of all youth participants, which has helped establish a culture of trust and accountability. The banking partner also provides unique offerings for young people, including low-fee accounts and banking tours. The intentional opportunity youth-centered design around the partnership and program stages has contributed to supporting youth participants with saving and accessing financial services that meet their needs.

Insight 5: Every program identified successful practices that are rooted in individualized, learner-centered support. This means meeting young people where they are by working with them to ensure financial capability is customized to their current circumstances, learning needs, and interests. By asking young people what topics interest them and what they want to learn, programs find success in ensuring they are designing and implementing relevant and meaningful activities and conversations. Programs should also consider resources that allow young people to learn at their own pace and on their own terms.

Considerations for Practice: CDSA YouthBuild

CDSA YouthBuild customizes support by intentionally incorporating common financial capability topics based on the experience of youth participants in the program. For example, program staff work with youth participants on budgeting and researching banks once they start earning stipends. Program staff customize common financial capability topics including budgeting, filing taxes, and researching banks through one-on-one conversations. They also adapt resources and curricula to align with the evolving needs of young people.

Considerations for Practice: New Waverly YouthBuild

New Waverly YouthBuild approaches money conversations one-on-one with youth participants to understand their unique circumstances and typical monthly expenses. Program staff tailor their support and resources to be constructive and relevant by listening to individual needs, interests, and goals. Together, program staff and youth participants develop personal budgets that consider income, expenses, and savings. Through discussions around financial wants versus financial needs, youth participants are encouraged to consider the impact of everyday financial decisions. Engaging in these conversations individually creates an open environment where young people feel comfortable discussing personal finances and identifying actionable steps towards spending wisely.

Insight 6: Programs should consider including nontraditional partners in their financial capability work. Partnerships can manifest in diverse ways and play a variety of roles within each YouthBuild program's financial capability support offerings. YouthBuild programs may want to consider partners who can support and contribute to the design and implementation of financial capability and help young people build sustainable finances. Types of nontraditional financial capability partners may include community colleges, nonprofits, community-based organizations, and court systems.

Considerations for Practice: Venice YouthBuild

When **Venice YouthBuild** is evaluating partnerships, staff look for organizations and companies that young people can continue to use after graduation. They work to build lasting relationships between the staff and youth participants so that young people feel empowered to seek out supportive services independently. Their primary financial partner, Haven Services, is a community-based organization that focuses on building financial capability for everyone in the community. They worked with this organization to select topics that are meaningful to youth participants. In addition, Venice YouthBuild seeks community assets that would not be traditionally considered financial capability resources but play a part in building sustainable finances. These include food pantries, shelters, clothing donation centers, and organizations providing supplies for parents such as formula or diapers.

Section 2: Considerations for Financial Capability Community Asset Mapping

This section provides an overview of how YouthBuild programs can use community asset mapping to inform the design, evaluation, and implementation of financial capability support. Community asset mapping is an effective, strength-based approach to identifying and learning about a region's valuable assets and resources. Identifying and mobilizing assets and resources in a community can lead to new collaborations and opportunities, enhance current program components, and uncover solutions to tackle barriers to accessing and engaging in financial capability.

A community asset map can be used when:

- Developing an asset inventory that supports the financial capability development of young people
- Designing financial capability curricula and activities
- Reevaluating existing financial capability partners and resources
- Identifying and assessing new partners and resources

Approaches for identifying assets will vary depending on location and what works best for programs' respective communities. Therefore, programs are encouraged to experiment with the suggested considerations provided.

For more information and tips for community asset mapping, visit the [Topic in Brief: Community Asset Mapping](#).

Consideration 1: Discuss Reflection Questions

Before initiating a community assessment process, pre-planning reflection questions can help your program focus on key considerations that may influence your approach to community asset mapping. Programs may want to consider discussing these questions with program staff and youth participants.

Pre-Planning Reflection Questions
1. **What is the size of the community we are focused on?** *Are you identifying a mapping area based on accessibility to your program or where youth participants reside? Is it a neighborhood, city, county?*
2. **Who is willing and available to support this work?** *Are similar organizations nearby that you can partner with to facilitate? How can youth participants or alumni be involved? How will YouthBuild staff members be involved? What role will all contributors have?*
3. **What are the desired outcomes?** *Are you interested in increasing partnerships, leveraging external resources for funding, and/or addressing a resource need for young people?*

Consideration 2: Define Asset Resources

Defining what is considered an asset is a part of the process. When determining assets for financial capability work, consider types of resources that enhance the design and facilitation of financial education, respond to the needs of opportunity youth, address barriers to employment, and improve accessibility to financial services. Organizations or individuals often provide resources to address the community's needs. Therefore, partners are critical to accessing resources because of their social capital, expertise, and services.

Refer to Appendix B for a list of types of resources that consistently emerged throughout the discovery project due to their impact and influence on building financial capability.

Refer to Appendix C for examples of types of financial capability partners and the resources they typically offer.

Consideration 3: Identify YouthBuild Program Assets

YouthBuild programs have many assets, including their program model, partnerships, alumni network, staff, and students. Before taking inventory of external assets, programs are encouraged to conduct an internal assessment of their YouthBuild program, and for some programs, their parent organization. The design of a YouthBuild program encompasses critical components of financial capability through job readiness, leadership development opportunities, and support services components. Many programs may have affordable or cost-free support services and resources on-site for young people as they simultaneously work towards increasing their earnings and building financial capability. For example, some programs may have on-site access to

resources focused on transitional housing, transportation cards, or food pantries readily and conveniently available for youth participants. These can be considered assets to help young people navigate their financial situation and access resources that typically are associated with a cost.

Consideration 4: Develop Asset Criteria

Leveraging assets may enhance current support, ensure young people can sustain support after graduation, or fill gaps wherever relevant. Before engaging external partners and assets, it is vital to develop a thorough and proper vetting process to assure goals and values are aligned and to prevent exploitation and predatory practices. Proactive discussions with program staff about criteria and evaluation will guide the research and information-gathering process and ensure all individuals involved are aligned.

Evaluating Community Assets

When exploring and evaluating assets in your community, consider the following questions:

- What assets will help youth participants access affordable resources to meet financial and basic needs?

- Is this asset willing to meet young people where they are in their needs and current knowledge level as it relates to financial capability?

- What assets will support youth participants' financial wellness?

- What qualities and values of individuals or organizations will have a positive impact on youth participants?

- How are the assets addressing inequalities and injustices in systems and social and cultural constructs?

- Is this asset accessible and inclusive to all individuals?

- Will this asset increase opportunities for participants to continue to build their financial capability skillsets and mindsets post-graduation?

- Does this asset provide support with addressing barriers to building financial capability?

Consideration 5: Use the Plug and Play Templates to Build a Community Asset List

Programs can use the Plug and Play templates in Appendix E to gather information on specific partners and resources they seek to engage. Each community collaboration will reflect unique demographic, cultural, and political assets and programs should further investigate in their local area. While assets will depend on various factors, there

are national, state, and local resources found in most communities that programs can leverage. Refer to Appendix D for examples of assets and resources found in most communities that address common needs of youth participants while in the program and upon leaving the program. Programs can reference this list when starting to take inventory of resources that address needs.

Once key partners and resources have been evaluated and determined, programs can categorize these lists in their unique way (i.e., geography, function), put assets on a map, or develop an engagement strategy and action plan that includes elements such as:

Objectives	Key activities	Time commitment for participating partners
Cadence for contacting the partner	Program staff relationship manager	Questions

Section 3: Considerations for Financial Capability Curricula Selection

When considering a curriculum, it is important to understand the intended audience. Is the curriculum written for an adolescent audience that is not expected to be seeking employment for some time? Is the curriculum written for an adult audience that has been employed for some time? Neither of those options quite fit for opportunity youth. Finding or creating the right curriculum for your program's financial capability work can be a complex and time-consuming process. The following section will lay out several considerations and recommendations to support your program in that process.

Opportunity-Youth-Centered Teaching Strategy

Opportunity youth, due to their age, can be thought of as both youth and adult learners. Opportunity youth bring a great deal of knowledge and experience to their learning. As noted in the YouthBuild Financial Capability Factsheet published in 2018, opportunity youth will have experienced social, cultural, and structural barriers that other youth may not be aware of and thus not understand how those can impact financial capabilities.

This spectrum of pedagogy (child learning) and andragogy (adult learning) will require instructors to be flexible in how they engage, instruct, and assess learning. We can borrow several recommendations from Knowles' (1984) landmark work on adult learning and constructivist learning theory to structure an opportunity-youth-centered Teaching Strategy. Instructors should consider the following when selecting lessons and activities for opportunity youth learners.

Opportunity-Youth-Centered Teaching Strategy Considerations

- Experience should be valued and explored as a basis for learning activities. Mistakes (present or past) are considered learning opportunities.
- Learning that has immediate relevance and impact on their work or life is recommended.
- Learning should be problem-centered, not content-centered. Theory can be helpful, but theory alone will not change or develop good practice.
- Learners need to be involved in the planning and evaluation of their learning.

Reflection Question: Is the curriculum (or lesson) developed in such a way that it is building upon the student's prior knowledge and strengths?

Social Emotional Learning (SEL)

Social Emotional Learning (SEL) is the process through which all young people and adults acquire and apply the knowledge, skills, and attitudes to: develop healthy identities; manage emotions; achieve personal and collective goals; feel and show empathy for others; establish and maintain supportive relationships; and make responsible and caring decisions.[3] Financial capability instruction can evoke strong emotion and requires emotional regulation to be put into practice, especially during times of stress.

Reflection Question

Does this curriculum encourage learners to explore their identity and feelings related to the topics?

YouthBuild USA recommends incorporating the following trauma-informed pedagogy and practices into a financial capability curriculum.

Trauma-Informed Pedagogy & Practices

There are a few ways to ensure that curricula and learning spaces are trauma-informed. This includes the way that staff and teachers approach the concept of trauma. The Substance Abuse and Mental Health Services Association's (SAMHSA) concept of trauma is grounded in a set of four assumptions and six key principles. Often referred to as "the 4 R's of trauma," these assumptions include:

Reflection Question

Does this curriculum include all or some of the guiding principles of a trauma-informed approach?

- **Realization** about trauma and how it can affect people and groups
- **Recognizing** the signs of trauma
- **Responding** to trauma
- **Resisting** re-traumatization

Adopting a trauma-informed approach is not accomplished through any single technique or checklist. It requires constant attention, caring, awareness, sensitivity, and potential organizational culture shifts.

The key principles to keep in mind as staff and programs navigate trauma-informed care and practices are:

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[3] U.S. Department of Health and Human Services, *SAMHSA's Concept of Trauma and Guidance for a Trauma-Informed Approach*, 2014

1. **Safety**: Individuals served by the organization or program feel physically and psychologically safe; the physical setting is safe and interpersonal interactions are recognized and built upon.

2. **Trustworthiness & Transparency:** Decisions are conducted with transparency with the goal of building and maintaining trust with clients, family members, and among staff.

3. **Peer Support**: Peer support or hearing from those with shared lived experience is a key technique for establishing safety and hope, building trust, enhancing collaboration, and utilizing stories and experience to promote recovery and healing.

4. **Collaboration & Mutuality:** The organization recognizes that everyone has a role to play in a trauma-informed approach. Importance is placed on partnership and the leveling of power differences between staff and clients. This is in addition to demonstrating that healing happens in relationships and in the meaningful sharing of power and decision-making.

5. **Empowerment & Choice:** Clients are supported in shared decision-making, choice, and goal-setting to determine the plan of action they need to heal and move forward. They are supported in cultivating self-advocacy skills.

6. **Cultural, Historical & Gender Issues:** The organization actively moves past cultural stereotypes and biases based on race, ethnicity, sexual orientation, age, religion, gender identity, and geography, and offers access to equitable, inclusive, diverse, and culturally competent resources.

Universal Design for Learning (UDL)

To support all youth participants, we must also consider access and equity in our instructional materials for young people with learning differences. The Universal Design for Learning Guidelines© by CAST offer a framework that can help to evaluate a full curriculum or individual lessons for potential barriers to learning so that all youth participants can access and learn from the content. The UDL framework includes three areas of focus that support the "why, what, and how" of learning.

Universal Design for Learning Guidelines
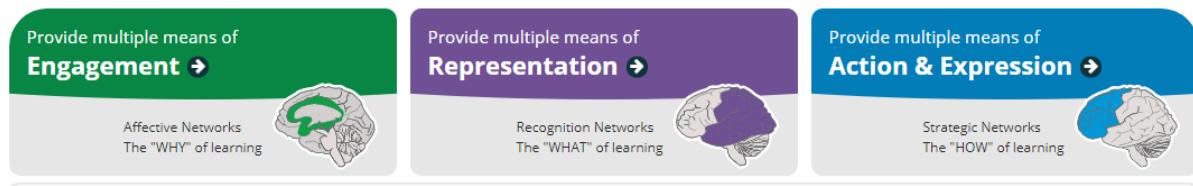
Source: CAST

Multiple Means of Engagement

- Are rubrics or checklists provided for youth participants' self-assessment and/or reflection on learning?
- Do the materials lend themselves to various youth participants' reflections?
- Do materials offer choices for meeting different learner needs (English language learners, high-ability learners, struggling learners, etc.)?

Multiple Means of Representation

- Are there materials that support English Language Learners and cultural diversity?
- Is there an assumption of background knowledge?
- If so, does the curriculum offer resources if that background knowledge is not known?
- Are the materials relevant, current, and offer diverse representations?

Multiple Means of Action and Expression

- Are there interactive or collaborative activities?
- Are options for assessment included?
- Do the materials allow youth participants to set goals and monitor their progress?

Special Considerations for Financial Capability

Financial capability curricula can include many different topics, from opening a checking account to purchasing a home. YouthBuild USA would recommend the following topics that can be found in many financial capability curricula.

Topic	Examples of Key Elements for Consideration
Goal-Setting	SMART Goals
Making a Budget	Wants vs. Needs
Credit Scores	FICO vs Vantage
Understanding Paystubs	Understanding Withholdings
Direct Deposit	Benefits and Best Practices
Filing Taxes	When and How (free, reliable resources to support)
Consumer Rights and Protections	Identifying Scams, Bureau of Consumer Protection
History of Institutional Racism in the Financial Sector	Redlining
Relationship with Money	Money Role Models
Special Topics for Court-Involved Youth	Navigating Court Fees, Disclosures for Job-Seeking

Conclusion

Learnings through the *Financial Capability with Court-Involved Youth Project* further emphasized the importance of connecting YouthBuild participants to accessible and inclusive resources to develop the skillsets and mindsets that lead to financial capability behaviors. YouthBuild programs have developed their own, customized approaches to implementing financial capability due to the unique circumstances and development of young people and the specific assets available in their communities.

While this discovery project illuminated current approaches to address common needs, YouthBuild USA is in the preliminary stages of understanding and identifying solutions that can alleviate and eliminate challenges experienced by court-involved youth and opportunity youth. It is evident that programs need support with navigating court fees and fines, building relevant and meaningful financial capability curricula, and establishing partnerships that are considerate of the needs of young people. Some of these challenges will require federal, state, and local reform to address systemic financial obstacles imposed on young people as they seek to access and engage in gainful employment.

YouthBuild USA continues to evaluate approaches to financial capability within its field and within the broader landscape of financial capability. Additionally, YouthBuild USA will continue to explore which practices are applicable to the needs of YouthBuild participants by gathering research and field-informed practices from additional YouthBuild programs.

Appendix A
Acknowledgements

The insights and financial capability practices offered in this resource are grounded in the contributions and perspectives provided by YouthBuild program staff, participants, and alumni who participated in the discovery project. This work was possible because of their involvement in informing and shaping this resource, and YouthBuild USA is grateful for their invaluable contributions.

YouthBuild Alumni played a significant leadership role in this project by facilitating focus group discussions and a design thinking workshop with youth participants and program staff. Beyond their role as facilitators, alumni shared their expertise and lived experience on this subject matter and co-designed components of the convenings. The alumni that participated were engaged in this project because of their leadership and expertise on financial capability and peer-to-peer facilitation.

> **Alumni Contributors**
>
> **Xavier Jennings**, *Graduate of Mile High Youth Corps*
> **Bre'ana Fries-Dancy**, *Graduate of Yuba City YouthBuild*
> **Joscelyne Lee**, *Graduate of American YouthWorks*
> **Crystal Barham**, *Graduate of YouthBuild Philadelphia*
> **Justin Gomes**, *Graduate of YouthBuild New Bedford*
> **William Chatman**, *Graduate of YouthBuild Rockford*

YouthBuild Participants and Recent Graduates offered their insights and lived experiences to ensure financial capability support addresses youth participants' needs. Additionally, they supported the investigation of complex challenges and generated solutions to those challenges that YouthBuild USA continues to evaluate.

YouthBuild Programs involved in this project have experience with implementing financial capability and supporting young people with court-involvement. They provided valuable insight and guidance on financial capability challenges, current practices, and partnerships. The advice and expertise offered throughout the project shaped the financial capability practices highlighted in this resource. In addition to their advisory role, they helped ensure this project included youth participants' voices; they also reviewed the final draft of this resource.

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Program Contributors

American YouthWorks, *Austin, Texas*
PACE YouthBuild New Bedford, *New Bedford, Massachusetts*
Mile High Youth Corps YouthBuild, *Denver, Colorado*
New Waverly YouthBuild, *New Waverly, Texas*
CDSA YouthBuild, *Enid, Oklahoma*
YouthBuild Rockford, *Rockford, Illinois*
Venice YouthBuild, *Venice, California*

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Appendix B

Examples of Financial Capability Resources

Affordable & Transitional Housing	Affordable & Accessible Healthcare
Eviction & Rent Protections Support	Support Paying Court-Related Expenses
Utilities Assistance	Transportation Accessibility
Food & Nutrition Support	Mental Health & Substance Use Support
Internet Access & Affordability	Childcare Assistance
Legal Aid Services	Identification Documentation & Vital Records
Earn and Learn Opportunities	Access to Banking
Post-Secondary Credentials & Education	Support with Employment Expenses (i.e., work attire, tests)
Financial Capability Skillsets and Mindsets	Financial Capability Education

Appendix C

Types of Partners and Assets

Type of Partner	Type of Assets
Individuals *(i.e., young people, elected officials, YouthBuild alumni)*	• Peer-to-Peer Support & Training • Mentorship • Advocacy & Policy Influence • Financial Capability Design
Educational Partners *(i.e., community colleges, community-based organizations)*	• Job Readiness Training & Facilities • Financial Capability Curricula Design and Implementation • Industry-Recognized Credentials, Degrees, Licenses
Financial & Business Partners *(i.e., banks, credit unions)*	• Financial Literacy Knowledge • Mentors and/or Coaches • Financial Education Curricula • Facilitation and Training • Youth-Friendly Financial Products and Services • Funding
Community Partners *(i.e., nonprofits, faith-based organizations, youth development organizations)*	• Job Readiness & Training • Funding • Support Services • Policy and Advocacy • Education and Learning • Physical Space • Coaches and/or Mentors
Government Partners *(i.e., state agencies, law enforcement, court system, elected officials)*	• Policy Knowledge and Influence • Legal System Knowledge • Affordable and Free Resources • Support Services

Appendix D

Examples of Common Resources in Communities

State & National Sources of Information	
Resource Name	**Types of Assets**
United Way's 211 Information and Referral System	Housing, food assistance, Internet access, mental health, and more.
State Resource Finder	Housing, food assistance, legal advice, vital records, and more.
Benefits.gov	Financial assistance, loans, family and children services, and more.
Legal Help FAQs	Legal Help FAQs on Eviction and Landlord-Tenant Problems
Apprenticeship.gov	Registered Apprenticeship Programs that offer the option to earn and learn.
Local Sources of Information	
Community and city websites	Check your local community and city website for social services information.
Chamber of Commerce or economic development organization websites	Social capital in various industries. Find your local Chamber of Commerce here.
Community-based organizations	Curricula, training, funding, services
State agency website	Food assistance, childcare, transportation, healthcare and more
Elected Officials	Fair Hiring Practices Information

Appendix E
Community Asset Mapping Plug and Play Templates

How to use the templates: YouthBuild programs can use the following Community Asset Mapping templates when identifying resources that support or connect young people to opportunities to build their financial capability within their communities. The templates are organized by partner and asset type. Program staff and youth participants can work together to plug their local community assets under the column *Your Community Assets*.

Individuals

Type of Asset	Examples	Your Community Assets
Peer-to-Peer Support & Training	Alumni, Graduates	
Financial Capability Design	Young People, Alumni	
Mentorship & Guest Speaking	Alumni, Youth participants, Business professionals	
Advocacy & Policy Influence	Elected officials, City Council members	

Educational Partners

Type of Asset	Examples	Your Community Assets
Financial Capability Curricula Design and Implementation	Community colleges	
Job Readiness Training & Facilities	Community colleges, four-year colleges and universities	
Industry-Recognized Credentials, Degrees, Licenses	Registered Apprenticeship Programs, accreditation agencies	

Financial & Business Partners

Type of Asset	Examples	Your Community Assets
Youth-Friendly Financial Products and Services	Credit Unions, Traditional banks	
Financial Literacy Knowledge & Education	Credit Unions, Traditional banks	
Funding	Private businesses, Corporate citizenship programs, Corporate foundations	

Nonprofits & Community-Based Partners

Type of Asset	Examples	Your Community Assets
Funding	Philanthropic organizations, large nonprofits (United Way)	
Policy and Advocacy	Nonprofits, local policy associations, centers, and groups	
Education & Learning	Computer labs, libraries, community centers	
Support Services	Community organizations or nonprofits that provide shelter, affordable housing, or human services	

Government Partners

Type of Asset	Examples	Your Community Assets
Policy Knowledge & Influence	Elected officials, City Council members	
Court-Involvement Support	U.S. Department of Justice's Office of Juvenile Justice and Delinquency Prevention (OJJDP), Law enforcement	
Legal System Knowledge	Department of Probation, Court system, Pro bono law firms	
Social Services	State agencies	

Appendix F
Financial Capabilities Curriculum Checklist Plug and Play Template

How to use the checklist template: When selecting or creating a financial capability curriculum, you can use this checklist to ensure that you have reviewed the options for key features, including: Instructional Content, Instructional Format, Accessibility, and Applicability. The checklist is provided in Word format so you can add or adjust to meet the specific needs of your program.

Instructional Content

- ❑ Curriculum includes topics particularly relevant for youth participants (indicate key topics below):
    - ○ _____
    - ○ _____
    - ○ _____
    - ○ _____
    - ○ _____
    - ○ _____
- ❑ Curriculum provides opportunities for youth participants to explore their identity and feelings related to the topics.

Instructional Format

- ❑ Activities are available both online and offline.
- ❑ Curriculum includes all or some guiding principles of trauma-informed practice.
- ❑ Curriculum includes or can be aligned with our Social Emotional Learning practices.

Accessibility

- ❑ Universal Design for Learning (UDL) principles are embedded or can be embedded in the activities.
- ❑ Instructional reading level is appropriate for participants.
- ❑ Youth participants have access to online and offline resources needed to engage in curriculum.

Applicability

- ❑ Prior knowledge required is appropriate or mini-lessons are available to support building prior knowledge.
- ❑ Curriculum includes activities that youth participants can use immediately.