**Help Teens Build Financial Well-being at Your Library - Learner Guide**

<https://www.webjunction.org/events/webjunction/help-teens-build-financial-wellbeing.html>

**Event Description:** As children grow, their potential to manage money and understand financial concepts grows as well. The knowledge, skills, and behaviors kids learn when they are young lay the groundwork for their financial well-being as adults, and libraries can play a role in building these important financial literacy skills.

The CFPB released youth financial education content with a robust set of activities for teen financial education programing. While designed for a classroom, these activities can be translated into youth financial education programing in your library. A robust search feature provides access to free high school activities to teach the building blocks of financial capability on topics ranging from saving for short-term goals, to preventing fraud and identity theft, to budgeting and managing credit. Join us to learn how to help your teen patrons become empowered to navigate their financial futures.

**Presented by:** Leslie Jones, Rachel Grimes, and Kristin Linscott.

|  |  |
| --- | --- |
| **What are your goals for viewing this webinar?** |  |
| **Personal Goals** |  |  |
| **Team Goals** |  |  |
| **Assess Teen Financial Literacy Skills Gaps** |  |
| Before you begin to meet local teen financial literacy needs, explore existing level of financial competencies and existing education being offered through local schools. Explore your state’s information in these resources:* National Financial Capability Study <http://www.usfinancialcapability.org/>
* Next Gen Personal Finance has a “Got Finance?” tool, <https://www.ngpf.org/school-search/>
* Champlain College, National Report Card on States’ efforts towards FinED. It is updated every two years. The last version was release in December 2017. <https://www.champlain.edu/centers-of-experience/center-for-financial-literacy/report-national-high-school-financial-literacy>

How is teen financial literacy being addressed/not addressed locally? How else can you develop an understanding of current status? How does teen financial literacy align with your organizational mission? |  |
| **Explore the Building Blocks of Financial Capability**  |  |
| CFPB has researched the childhood origins of financial capability and well-being to identify those roots and to find promising practices and strategies to support their development. Explore the [**Building Blocks**](https://www.consumerfinance.gov/practitioner-resources/youth-financial-education/learn/) **of Financial Capability** and identify areas for your programming focus.Explore the development, milestones, Instructional strategies, and Learning activities for each of the building blocks:**Executive function** **Financial habits and norms****Financial knowledge and decision-making skills**  |  |
| **Designing Programs** |  |
| Explore [CFPB’s financial literacy activities database](https://www.consumerfinance.gov/practitioner-resources/youth-financial-education/teach/activities/) and identify possible programs for your library. Each activity comes with a teacher/instructor guide and supporting student material. Use these available filters in searching:Building blocks: Financial Habits and Norms and Financial Knowledge and Decision making skillsActivity Characteristics (Activity type) – Small group or Whole classActivity Characteristics (Teaching Strategy) – Direct instruction, Gamification or Personalized instructionActivity Characteristics (Activity duration) – probably 15-20 minutes or 45-60 minutes would work best1.2.3.4.5. |  |
| **Identifying Partners** |  |
| Working with partners on programming and services for developing teen financial literacies is a great way to align with community priorities and expertise. Review [**CFPB’s Community partnership guidebook for libraries**](https://s3.amazonaws.com/files.consumerfinance.gov/f/201406_cfpb_partner-guidebook.pdf) (PDF) and beginning on p. 12, use the **Program Planning Worksheet** to identify specific program needs and possible community partners. And when you’ve identified a program and potential partner, use the **Program Partner Outreach Form** on p. 15 to clarify roles and responsibilities. |
| **Action Plan:** (include next steps, who, when, etc.) |
|  |