

Guide to Facilitating Keys to Your Financial Future

JIM CASEY YOUTH OPPORTUNITIES INITIATIVE

THE ANNIE E. CASEY FOUNDATION



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ACKNOWLEDGMENTS

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Introduction

Welcome to *Keys to Your Financial Future*, a curriculum developed by the Jim Casey Youth Opportunities Initiative to help young people between the ages of 16 and 26 who are already, or will soon be, facing adult responsibilities build their financial capability. This curriculum is informed by the experiences of individuals from across the country who have conducted trainings using the previous version of *Keys to Your Financial Future*. Most importantly, the curriculum is informed by the voices of young people who have shared what they need to know about finances as they navigate their transition to adulthood.

This ***Guide to Facilitating Keys to Your Financial Future*** provides you with an orientation to the curriculum and important information about facilitating the sessions. This guide also provides tips to help you make the training as engaging and effective for young people as possible. The curriculum provides multiple opportunities for young people to learn fundamental financial capability concepts using a wide range of activities in large and small groups.

Interactive training leads to a more meaningful experience for young people and is more enjoyable for trainers. Yet facilitating an interactive training requires trainers to know the curriculum well, to be as prepared as possible on the day of training and to help young people make the connection between what they are learning and their lives today and in the future.

Why *Keys to Your Financial Future*?

The title of the curriculum, *Keys to Your Financial Future*, is significant in several ways:

- **Keys provide access to things** — an apartment, a car, a home and a business — many of the assets you may be saving for.
- **Keys provide security** — locking your apartment, car, home or business.
- **Keys are about control** — when you have keys you have control over something.
- **Keys provide answers** — answer keys.
- Information that is “key” is **considered essential** or **important**.

Keys to Your Financial Future provides **essential** financial capability knowledge and skills building opportunities, so young people can get **control** of their financial future, **access** assets and build economic **security**.

Target Population for the Training

The Jim Casey Initiative developed *Keys to Your Financial Future* for 16- to 26-year-old young people who have spent at least one day in foster care since their 14th birthday and are facing or managing adult responsibilities. This is a large and diverse group of young people with different financial capability needs. This group of young people includes:

- students in high school;
- young people in the workforce;
- young people with children of their own;
- young people becoming financially responsible for themselves;
- students in trade school or college;
- young people in or transitioning from correctional institutions;
- young people living in temporary for transitional housing; and
- young people starting their career path.

The curriculum is designed to help young people develop the knowledge and skills they need to make informed decisions about their financial lives.

Young people facing or managing adult responsibilities may already have experience with financial issues in addition to many other life experiences. The participatory activities, discussions and small group configurations structured throughout the training provide opportunities for young people to share their experiences while developing new skills and knowledge.

Outcomes for the Curriculum

As a result of completing *Keys to Your Financial Future* training, young people will be able to:

1. **Advocate for themselves** in debt collections and consumer reporting, as well as when there are mistakes on account statements, bills, taxes or any other financial transaction, statement or report.
2. **Feel confident** in their abilities to manage and plan for their financial needs now and in the future.
3. **Describe a vision** for their lives and **set goals** based on their values to achieve their visions.
4. **Prioritize spending** based on needs, obligations and wants and consequences of nonpayment of bills and expenses.
5. **Find money to save** for goals, asset building and emergencies and **choose an option for keeping and building savings** that is accessible and secure for them.
6. **Develop knowledge and skills to:**
 - Get, read and interpret and correct errors on their credit reports and build or improve their credit histories and scores.
 - Compare credit offers and understand the basic terms of loans and credit cards.
 - Read and interpret paycheck stubs.
 - Open and maintain savings and checking accounts.
 - Protect their identity and financial reputation by knowing how to detect and defend against identity theft and financial fraud.

In addition to providing training, organizations providing support to young people can help them achieve these outcomes by reinforcing what they learn with real-life practical application during and after the training. Examples include helping young people open a bank account, supporting them to develop monthly budgets, promoting savings goals and incentives and helping them link to critical resources in the community that can help in their journey toward greater financial capability.

Consultation Available from the Jim Casey Initiative

Many trainers working with Jim Casey Initiative sites across the country have been delivering previous versions of *Keys to Your Financial Future* for a number of years. If you are unsure how to go about preparing for training, conducting training or assessing the impact of training, we can connect you to experts in the field who are seasoned trainers and have developed expertise in the best strategies to engage young people with foster care experience. Technical assistance and support are available. Please contact JimCasey@aecf.org for more information.

OVERVIEW OF THE EIGHT KEYS

Keys to Your Financial Future is organized into eight segments called keys. Ideally, the keys should be delivered in the order in which they are presented here, as they build on one another and reference concepts that have been presented in earlier parts of the curriculum.

The eight keys that make up the curriculum include the following:

Key Number	Key Title	Short Description
1	Building the Foundation for Your Financial Future	This key covers creating a vision for your life, exploring your values, setting goals and identifying the resources needed to reach them and building assets. Key 1 also examines how financial capability can lead to economic security.
2	Understanding Credit History to Open the Door to Housing, Jobs and More	This key covers understanding your credit history, the reasons it matters, getting and reviewing your credit reports, understanding your credit score and improving or building your credit history.
3	Getting the Loans and Credit You Need	This key covers the ins and outs of borrowing money including how credit decisions are made, the different kinds of credit, how credit works, prioritizing debt payments, what it takes to pay off credit cards, comparison shopping for credit cards and loans and how some loans can lead to trouble.
4	Understanding Your Income	This key covers what income is, how it can be paid, ways to receive pay, understanding a paycheck and paycheck stub, paying taxes, increasing income and planning a career path.
5	Paying Bills and Budgeting	This key covers spending on needs, wants and obligations and different ways to keep track of and pay bills. Key 5 also examines different ways to budget, including using a spending tracker, relying on habits and rules of thumb, creating a budget for a specific purpose and making a cash-flow budget.
6	Saving and Investing	This key covers the basics of saving and investing, including how to find money to save and the where to save and invest. Key 6 also examines the relationship between risk and return, how to lessen different types of risk, understanding the “time value” of money and how compounding works.
7	Banking	This key covers how banks and credit unions work, the benefits and costs of using banks and credit unions and the products and services available at these financial institutions. Key 7 also covers how to choose a financial institution, how to use a checking account and the differences among credit, debit and prepaid cards as well as other topics.
8	Protecting Your Identity	This key covers what makes up identity, how to know if your identity has been stolen and where to get help if you have experienced identity theft.

USING THE PARTICIPANT AND FACILITATOR GUIDES

Each key within the curriculum includes two components: 1) a participant guide that is provided to each young person and 2) a facilitator guide. Both components are described below, along with more detailed information about the different sections that are contained in each key.

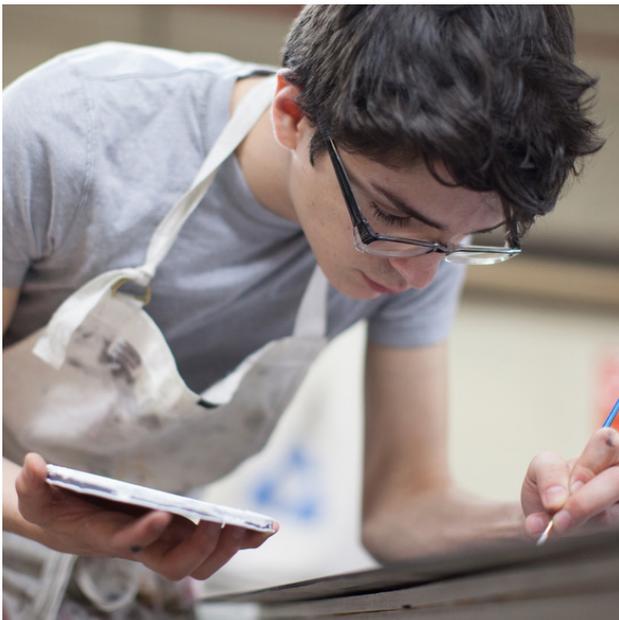
Participant Guide for Each Key

Every young person who participates in *Keys to Your Financial Future* should receive the corresponding participant guide for each key as it is delivered. Participant guides include practical, relevant financial capability information, scenarios, exercises and opportunities for participants to apply information and skills to their own situations.

Trainers should encourage young people to take notes in the participant guide and keep them for future reference. The tools in the participant guides, such as the spending tracker and cash-flow budget, are also available online as templates that they can use in the future.

Facilitator Guide for Each Key

The **facilitator guide for each key** has information about how to conduct training, including instructions for setting up, facilitating and processing activities. Each facilitator guide is formatted so that it can be printed as a booklet. The left side of the booklet includes facilitation instructions and the right side is the corresponding page from the participant guide. This enables you to use one document while delivering training, since the participant guide is embedded in the facilitator guide.



Use this to facilitate the training. Add your notes, stories or insights on your facilitator guide as you learn new ways to make the training engaging for young people.

To effectively use the facilitator guide, you must read the content included in the corresponding participant guide. The facilitator guide only includes content that is helpful to you as a trainer. Information detailed in the participant guide is NOT repeated in the facilitator guides.

Here is an example:

Facilitator Side

INDIVIDUAL ACTIVITY
Your Financial Reputation



10-20 minutes with following large group discussion

- Invite participants to describe their reputations as the person closest to them would describe it.
 - Option 1: Use three words.
 - Option 2: Draw three pictures
 - Consider giving participants flipchart paper and markers if selecting "option 2."

Note: You can either let participants choose an option or select one for the whole group in advance.

LARGE GROUP DISCUSSION
Your Financial Reputation

- Invite participants to share the words or pictures that describe their reputations.

Note: Only do this if you feel the group is comfortable enough with one another.

ASK: *Can you change your reputation? Raise your hand if you think you can.*

- Invite participants to share the reasons they think you can.
- Write participant responses on a flipchart or whiteboard.

Note: See possible or example answers on corresponding page in the participant guide.

ASK: *If you think you CANNOT change your reputation, why not?*

- Write participant responses on a flipchart or whiteboard.
- Explain that you also have a financial reputation.

ASK: *What do you think goes into your financial reputation?*

- Write participant responses on a flipchart or whiteboard.

KEY 2: UNDERSTANDING CREDIT HISTORY TO OPEN THE DOOR TO HOUSING, JOBS AND MORE | FACILITATOR GUIDE

Participant Side

YOUR FINANCIAL REPUTATION

Have you ever thought about your reputation? How would the person closest to you describe your reputation in three words? You can also draw three pictures.



Can you change your reputation? If you think yes, how do you do it?

Did you know you also have a financial reputation? What do you think goes into your financial reputation?

Have you ever thought about YOUR reputation?

KEY 2: UNDERSTANDING CREDIT HISTORY TO OPEN THE DOOR TO HOUSING, JOBS AND MORE | PARTICIPANT GUIDE

Features of the Facilitator Guide

Each facilitator guide includes the following features:

1 – The Cover Page

This includes the key number and title of the key. The corresponding participant guides have the same picture on the cover.

The entire participant guide on the right-hand side

The participant guide is presented in its entirety so you can see what young people are seeing as you are conducting the training.

2 – Introduction, Before the Training and List of Training Activities

This section is for you, only. It includes a short introduction to the key, a brief list of tasks to complete before training and a list of training activities in the key. The list of training activities includes:

- the training method(s) used for each subsection of the training;
- the topic;
- the estimated time for each subsection and activity; and
- the estimated time for the entire key, which does not include “optional” activities or breaks.

You can use this table to develop a tailored training that accounts for the needs of your participants, time constraints and your comfort with the material presented. Activities labeled “optional” are to be included based on your discretion.

3 – Table of Contents

Titled “What You’ll Find in This Key,” the table of contents includes a list of all content in the key. There is a short description of what is covered in the key below the picture to the left of the table of contents.

4 – Welcome and Session Objectives

This section provides instruction on how to introduce the key and its contents to young people as you begin training. This includes a review of the “**What You’re Going to Know or Be Able to Do**” section. The facilitator guide instructs you to paraphrase these objectives at the beginning of each training. This is the knowledge and skill that young people will build through each key.

Additional features included in the facilitator guide include:

- **Time estimates** — These are indicated by a clock at the top right corner of each section include the number of minutes each subsection of the training is estimated to take.
- “**Notes**” — These provide you with additional information to understand or lead presentations or activities.
- **Summarize/transition** — These provide guidance on how to summarize what they have learned and should be able to do at the end of each section, and a transition statement about what they will learn and do next.

5 – Content of the Training

Instructions for delivering the content can be found in the facilitator guide. The substance of the content is in the participant guide. Read through the entire facilitator guide to become familiar and comfortable with the flow of the training, the activities you will be prompted to set up and facilitate and the information that young people will see in the participant guide. Additional information in the facilitator guide includes:

- **Training method and topic** — This can be found in all capitals at the beginning of each subsection in the facilitator guide. Training methods include presentation, facilitated discussion, individual activity, small group exercise, vote with your body, card sort, exercise in triads and more.

Under each training method, you will find the topic associated with the training method. These match the subheadings in the participant guide exactly (except for the “Welcome and Session Objectives” and “Closing” sections in the facilitator guide).



- **Options for training activity** — Options for the training activity are presented in some cases. You will need to choose which option you think will be most effective and engaging for the young people in your training.
- **“ASK”** — “ASK” means to ask a question as a prompt to facilitate a discussion. Possible answers or correct answers depending on the activity can be found “written into” the participant guide.
- **Instructions to use flipcharts or whiteboards** — You may be prompted to write or ask a participant to write responses from the participants on a flipchart or whiteboard. Or, you may be prompted to just listen to participant responses and summarize. **Every facilitated discussion does not need to be documented, but visual representation of the answers can help young people absorb the information.**
- **Key Concepts, Key Rights and Key Resources** — These can be found in boxes in the participant guide and you will see prompts to cover the information.
 - **Key Concepts** include definitions of important financial terminology or more in-depth explanations of content.
 - **Key Rights** outline laws or regulations important to financial capability.
 - **Key Resources** allow young people to list local resources they can use in relation to the content of the key.
- **Key Activity** — These are exercises to do during the training and may include working with a partner, in a small group or individually. The topic always includes “Key Activity” followed a description of the activity. For example: “Key Activity: What Makes Your Credit Score Go Up and Down?”

The answers are “written into” the participant guide within the facilitator guide where participants would be expected to answer the same questions. (In the participant guide distributed to the young people, these boxes are empty so they can figure out and fill in the answers.)

Many Key Activities feature a scenario — a hypothetical story designed to be relatable to the participants that represents a wide range of situations. Scenarios are used to provide context to new information and skills practice in a way that is separates this from the participants’ personal situations.

- **Key to Your Financial Future** — These items are designed to guide young people in the application of information and skills to their own lives. The topic always includes “Key to Your Financial Future” followed a description of the action for the participant to take. For example: “Key to Your Financial Future: Order and Review Your Credit Reports.”

These may be done during or after training. In some cases, they may be designed to be used in the future because they do not currently apply to a young person’s developmental stage or situation. Often, the facilitator guide prompts you to explain the Key to Your Financial Future and/or provide time for the participants to start or complete it. Because participants are applying the information and skills to their own lives and situations, there are no answers provided — they will vary among participants.

6 - Wrap Up

Each key includes a short self-assessment that can be conducted at the end of training on the key. While inviting participants to complete the Wrap Up is presented as an “optional” prompt in the facilitator guide, some trainers find it helpful to reinforce the content from the training. If participants do complete the Wrap Up, trainers should provide sufficient time to share the answers.

7 - Closing and Key Information From This Section

Each key includes a summary of the main points from the key. It can be used in addition to the Wrap Up, instead of the Wrap Up or just referenced as a reminder of the information and skills gained.

The facilitator guide also includes an optional, participatory closing activity for each key. These are often designed as reflections and opportunities for you and the young people to share the most significant learning or some other insight to close the training.

TIPS FOR PLANNING, DELIVERING AND IMPROVING TRAINING

Trainers of Keys to Your Financial Future will learn through practice what makes for an effective and engaging training. But they can also learn from seasoned trainers who have been delivering older versions of this training for many years. Below you'll find helpful advice from these trainers about how to facilitate a training that is organized, takes into account principles of positive youth engagement, and uses strategies to keep training fun and relevant.

Tip 1 – Plan Ahead

READ THE ENTIRE *GUIDE TO FACILITATING KEYS TO YOUR FINANCIAL FUTURE*.

If you are reading this, you have probably already done this. If you've jumped ahead, go back and review this guide from the beginning. It will help you use the curriculum more efficiently and effectively.

PREPARE, PREPARE, PREPARE

Read through the participant guide. Complete the Key Activities and Keys to Your Financial Future items. Review the facilitator guide in tandem with the participant guide. Add your own notes, stories and examples.

DELIVER THE TRAINING USING THE ACTIVITIES

Don't lecture to save time. If you are short for time, cut content. Do NOT cut activities and present the information. This is less engaging and ultimately less effective.

Using the activities also lessens the need for energizers — activities designed to help participants regain energy so they can focus the training.

PRESENT AS INSTRUCTED IN THE FACILITATOR GUIDE

Some presentation or lecture is okay but must be balanced with discussion or activities before and after it.

KNOW YOUR PARTICIPANTS

Try to learn as much as you can about the participants who will attend training. Check your own assumptions about what the young people will be bringing into the room and acknowledge those assumptions, so they don't get in the way of treating every participant equally and respectfully.

ADDRESS LOGISTICS EARLY IN YOUR PLANNING

- Find a safe and accessible location for training.
- Ensure you have seating that accommodates all body types and participants who may be using mobility devices.
- Have the materials and equipment you need readily available, including:
 - o Flipchart paper and/or whiteboard
 - o Markers — dark colors only so participants can see
 - o Pens or pencils for participants
 - o Copies of the participant guides for the keys you'll be training on for each participant, either printed, copied or accessible on a tablet
 - o Numbered copies of the Pre- and Post-Training Surveys as needed or links to Survey Monkey surveys
 - o Self-adhesive notes (for some activities)
 - o Props (for some activities as noted in the facilitator guide)
Note: Props are needed for Keys 2, 3, 6 and 7. See the website to download props for Keys 2, 3, 6 and 7.
 - o Prizes or other items you need as rewards for groups or props for getting people into small groups
 - o Arrange for food and drink if this is something you typically do for training and depending on the time of day you hold the training

PAY ATTENTION TO ROOM SET UP

Set up the room so participants are seated in small groups around tables to make small group exercises easier to organize

Tip 2 – Deliver a Fun and Engaging Training

ENSURE A GOOD BALANCE BETWEEN ACTIVITIES AND LECTURE

Make sure you float around the room during small group activities to hear what young people are talking about and answer any questions they may have.

In some keys there are options for delivering content and options for activities. Be sure to make your selection before training.

USE CREATIVE WAYS TO GET YOUNG PEOPLE INTO GROUPS

Participants can partner with the person seated next to them or form a group based on the table where they are seated. There are also creative ways to get young people up and moving with fun activities during the training, so they are grouped with people they may not otherwise be seated with.

- *Count off*— if you have 12 participants and want to form three groups, instruct participants to count off one through four. Have all the ones make a group, all the twos make a group and so on. This helps mix a large group, allowing participants to meet and work with different participants
- *Find your partner* — prepare cards with definitions and terms, musicians and their songs, states and their capitals or other ideas. Give young people the cards and ask them to find their match
- *Candy groups* — prepare a bowl of candy with four chocolate bars, four lollipops, four pieces of bubble gum, etc. Have each participant select a piece of candy. Instruct them to find everyone else with the same kind of candy to form their groups
 - o Make or get puzzles with a few pieces. Distribute them randomly and instruct participants to compete their puzzle by finding the people with the other pieces to it. Participants with pieces of the same puzzle become a group.

The options for groupings are limitless and should be planned BEFORE training.

USE ICEBREAKERS

At the beginning of the training, use a short but energetic icebreaker to get the room engaged. For instance, ask young people to say their name and what they want to get out of the training. You can also use the “one word” icebreaker and ask them to share one word that describes how they feel today. You can revisit this at the end of the training to see how feelings have shifted during the training.

TELL STORIES, INCLUDING PERSONAL STORIES

Trainers can bring the content alive by telling stories about how they or their friends or family members have managed finances. Young people respond particularly well to stories about mistakes trainers or others have made and what they learned from these mistakes. But be sure to limit the number of stories you tell about your own life or mistakes because it’s more important to hear from the young people.

USE EXAMPLES THAT ARE RELEVANT IN YOUR COMMUNITY

Find ways to connect with young people in your specific community by using examples that are familiar to them, such as specific businesses or people in the community that are resources to them. Over time, learn what helps connect young people in your specific community to the material.

KEEP FOCUSED ON THE TOPICS COVERED IN THE KEY, BUT PROVIDE TIME FOR QUESTIONS AND DISCUSSION BEYOND THE SCOPE OF THE KEY

Trainers should always encourage questions about the content of the training, but sometimes these questions take the training off track and often, into topics covered in another key. If this happens, respond with a short and high-level answer, affirm that you will address the question in more detail in a later key, during a designated discussion time, or after the training. Invite the young person to write the question in a Parking Lot on a flipchart or whiteboard. Items in the Parking Lot can be covered before the training ends, in a future key training or you may need to visit with the young person after class to give a more detailed explanation.

ASK YOUNG PEOPLE TO HELP WITH THE TRAINING

- Ask a participant to write answers to questions on the flipchart paper. (There are prompts to do this in the facilitator guide.)
- Invite them to read scenarios or other sections of the participant guide.
- Ask young people to help you hand out items.

CHECK IN WITH YOUNG PEOPLE IN BETWEEN SECTIONS TO SEE WHAT THEY UNDERSTAND

Many of the topics covered in keys are complicated, and it may take time for young people to grasp. Periodically, it may be important to check in, reframe and repeat before moving on to the next concept. Even with this reinforcement, not every young person will understand everything. Check in with a young person who may be struggling with concepts in some of the keys during breaks or before or after the training.

WORK WITH GUEST SPEAKERS OR FACILITATORS

Many trainers of *Keys to Your Financial Future* have used guest speakers for different parts of the curriculum. For instance, banking partners may join your training to talk about different types of banks for Key 5. Credit counselors may be available to explain how to order your credit report.

Including guest speakers not only helps to break the training up for young people and trainers, but also introduces young people to adults in the community who can be sources of support for financial issues in the future.

If using guest speakers or facilitators, be sure to meet with them in advance of the training to:

- provide a quick overview of the curriculum;
- review the content in the section of the key they will be presenting;
- give them a copy of the facilitator guide; and
- review the props or visual aids they may need during the training.

Reconfirm their participation one week before and then again, the day before training.

MAKE ATTENDING TRAINING CONVENIENT AND PROVIDE INCENTIVES

Young people are busy — they have, school, work, social activities, parenting responsibilities and other family obligations. There is a lot going on in their lives. Find ways to make the training more convenient for them. This may include providing meals, transportation vouchers and child care. You can also incentivize them for participation through gift cards, stipends, trips to see a movie or other social activities.

Tip 3 – Reflect and Adapt

SEEK FEEDBACK FROM ADULTS AND YOUNG PEOPLE

Have co-workers or adult supporters (foster parents or mentors) join you and take notes on how young people respond to the material. Having an objective observer can help you assess how you approach training the next time, different ways to deliver the content and ways to make activities as engaging as possible.

Based on feedback, decide whether to consider optional trainings that may be more engaging or easier for you to facilitate.

Ask young people their thoughts about what they liked about the training and what could be better. Where appropriate, incorporate their feedback into the next training.

TAKE NOTES IN THE FACILITATOR AND PARTICIPANT GUIDES

Very soon after the training, take notes in the guides on ways you might be able to improve on the previous training. Put a large gold star next to parts of the curriculum you thought young people grasped and went well. Jot down ideas for delivering the content in a different way where you feel training fell short.

BRAINSTORM WAYS TO MAKE THE TRAINING RELEVANT

When working with young people, it's important to make training relevant to their lives and reflective of the financial opportunities and challenges they face. Take note of how they have connected the dots to their own lives and use that more intentionally in future trainings.

PRE- AND POST-TRAINING SURVEYS

At this time, the pre- and post-training surveys are still in development. The surveys will be available as a link on the website in the fall, along with more information about administering the pre- and post-training assessment.



INSTRUCTIONS FOR PRINTING THE FACILITATOR GUIDES

Download the single-page PDF from the website, and print it double-sided on three-hole punched paper.

Once the printout is in the binder, the left-hand page will be the facilitator's instructions and the right-hand page will be the corresponding page from the participant guide.

APPENDIX – SUMMARY OF PROPS FOR EACH KEY

KEY NUMBER	KEY TITLE	ACTIVITY	PROP
1	Building the Foundation for Your Financial Future	Key Activity: Values Ranking	12 self-adhesive notes or cards numbered 1 through 12 posted to the wall around the room.
1	Building the Foundation for Your Financial Future	Key Activity: Is It an Asset?	Grid reproduced on flipchart or whiteboard for processing the activity at as large group.
2	Understanding Credit History to Open the Door to Housing, Jobs and More	Key Activity: What Makes Your Credit Score Go Up and Down	Print cards on perforated business card templates (available at most office supply stores) or card stock. If using card stock, you will have to cut out the cards. One set for every three participants.
3	Getting the Loans and Credit You Need	How Credit Works	Print terms and definitions on card stock. They are formatted so each term or definition fits on a half sheet of card stock (you will have to cut them in half). Make sure each participant has a term OR definition.
4	Understanding Your Income		None
5	Paying Bills and Budgeting	Needs, Obligations and Wants	Make three signs on card stock or flipchart paper. Write “Need” on one, “Want” on the second and “Obligation” on the third. Hang them in the room so participants can gather under them for a vote with your body exercise. Be sure not to spread them too far apart, because you will be facilitating dialogue among the participants during this activity.
6	Saving and Investing	Opener	Make copies of the “Penny-Doubled Grid” for every two participants — participants will be working with a partner for this optional activity.
6	Saving and Investing	Opener	Make copies of the fake check for every two participants.
6	Saving and Investing	Know the Lingo: Saving and Investing	Bingo cards — print on card stock so every participant has their own bingo card. There are four versions of the card. Be sure to use and distribute all four versions. Print the terms, cut them into individual cards, and put them in a bag, bowl or hat for drawing during the game.

KEY NUMBER	KEY TITLE	ACTIVITY	PROP
7	Banking	Key Activity: ATM Cards vs. Debit Cards vs. Credit Cards	Print cards on card stock. There are duplicates of some cards. This is intentional as the characteristic applies to more than one card. You will need tape to hang these on a wall or whiteboard during the activity.
8	Protecting Your Identity		None

ABOUT THE ANNIE E. CASEY FOUNDATION

The Annie E. Casey Foundation is a private philanthropy that creates a brighter future for the nation's children by developing solutions to strengthen families, build paths to economic opportunity and transform struggling communities into safer and healthier places to live, work and grow.

For more information, visit www.aecf.org.

ABOUT THE JIM CASEY YOUTH OPPORTUNITIES INITIATIVE

A unit of the Casey Foundation, the Jim Casey Youth Opportunities Initiative® works to improve outcomes for all young people in the United States ages 14 to 26 who have spent at least one day in foster care after their 14th birthday — a population of nearly 1 million.

Working with 17 sites across the country, the Jim Casey Initiative influences policy and practices to improve outcomes for teenagers and young adults who have experienced foster care as they transition to adulthood.