



**DOLLARWISE**  
MAYORS FOR FINANCIAL LITERACY

# SUMMER YOUTH PROGRAMS & FINANCIAL EDUCATION

JANUARY 2015



**THE UNITED STATES CONFERENCE OF MAYORS**  
COUNCIL ON METRO ECONOMIES AND THE NEW AMERICAN CITY





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### **About The United States Conference of Mayors**

The U.S. Conference of Mayors is the official nonpartisan organization of cities with populations of 30,000 or more. There are 1,295 such cities in the country today, and each city is represented in the Conference by its chief elected official, the mayor. Like us on Facebook at [facebook.com/usmayors](https://facebook.com/usmayors), or follow us on Twitter at [twitter.com/usmayors](https://twitter.com/usmayors).

### **About The DollarWise Campaign**

The DollarWise Campaign is the official financial literacy and education outreach effort of The United States Conference of Mayors and its Council on Metro Economies and the New American City. Since 2004, hundreds of cities have participated in the DollarWise Campaign. DollarWise encourages mayors and city staff to address the growing need for financial literacy in our nation's cities. To assist cities in their efforts, the Mayors' National DollarWise Campaign works to build partnerships with national organizations, including federal agencies, nonprofit groups, and corporations that offer technical support, curricula, and financial support. While DollarWise is an ongoing, year-round effort, events such as DollarWise Month help communities and the media focus their attention on financial literacy. The Campaign also sponsors the DollarWise Innovation Grants Program and the Summer Youth Campaign Program, which offers cities the opportunity to win funding to enhance and expand creative and innovative financial literacy efforts.

The founding sponsor of the DollarWise Campaign is the Bank of America Charitable Foundation. For more information on the DollarWise Campaign, please contact James Kirby at 202.861.6759 or [jkirby@usmayors.org](mailto:jkirby@usmayors.org), or visit [bedollarwise.org](http://bedollarwise.org).

Washington, D.C.  
January 2015



**BEDOLLARWISE.org**

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# Summer youth programs & financial education

**T**HIS IS THE THIRD YEAR that The United States Conference of Mayors' DollarWise Campaign has supported summer youth employment and youth enrichment programs. Over the course of the last three years, DollarWise has encouraged cities to incorporate financial education into their summer programming, and in that time cities across the nation have continued to see tremendous growth in financial education within their summer youth initiatives.

DollarWise maintains the goal of incorporating financial education into every summer youth job by 2015. In order to reach this goal, DollarWise offers online financial literacy training to youth through its Summer Youth Contest, where youth in summer jobs are provided online financial education curricula that help them become financially empowered. It is extremely important for youth to understand how to be responsible with the money they earn in their first paycheck, and the Summer Youth Contest has been instrumental in helping youth across the nation prepare for their future.

# DOLLARWISE SUMMER YOUTH CONTEST 2014

In order for a youth to receive a paycheck, he or she must first have a job. With this in mind, the DollarWise Campaign has partnered with The U.S. Conference of Mayors' Workforce Development Council to highlight model programs across the United States that work with the private and nonprofit sectors to hire and engage youth during the summer as well as throughout the year. This publication brings these programs to the forefront as leaders in the area of summer youth enrichment, and provides cities across the nation the opportunity to learn from their examples. In this publication are the results of the 2014 Summer Youth Contest, which offers some insight on the effectiveness of free, online financial education for youth in the context of summer jobs.

During the summer of 2014, DollarWise launched its third annual Summer Youth Contest, where youth in summer programs throughout the United States had the opportunity to win iPads, and other prizes for completing 5 online financial education modules on responsible management of their money. Partnering with The U.S. Conference of Mayors' Workforce Development Council, DollarWise registered 2,370 youth ages 16–22 from over 165 cities across the United States.

DollarWise worked with BetterMoneyHabits.com to provide the online contest curriculum. The five modules included information on general better money habits, how to set a budget, credit and debit cards, how interest works, and easy ways to save money.

The contest ran for seven weeks total. DollarWise held six raffles: one each Friday, from June 27 until August 1. Eighteen youth from cities including Baltimore; Boston; Charlotte; Columbus; Corpus Christi; Durham; Hartford; Jacksonville; Kansas City, Missouri; Los Angeles; Miami; Palm Bay; Sacramento; San Diego; St. Louis; Tacoma;

Washington, D.C.; and Wichita won prizes in the weekly raffles.

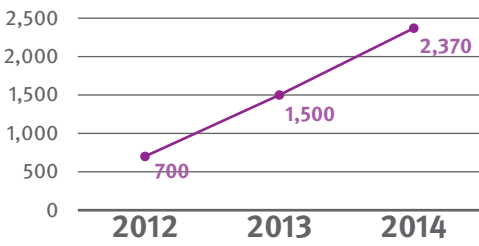
Three youth also won an iPad, a Kindle, and an iPod during the DollarWise Video Contest, where youth were invited to send in videos discussing their summer job experience and how they used the DollarWise online contest modules to save for a summer savings goal. The first-place winner was from Loraine, Ohio, the second-place winner was from St. Louis, and the third-place winner was from Chester, Pennsylvania.

The following mayors held presentations with winners from their cities: Baltimore Mayor Stephanie Rawlings Blake, Charlotte Mayor Dan Clodfelter, Durham Mayor Bill Bell, Columbus Mayor Michael Coleman, Hartford Mayor Pedro Segarra, Jacksonville Mayor Alvin Brown, Palm Bay Mayor William Capote, Sacramento Mayor Kevin Johnson, and Tacoma Mayor Marilyn Strickland.

# 2014 SUMMER YOUTH CONTEST RESULTS

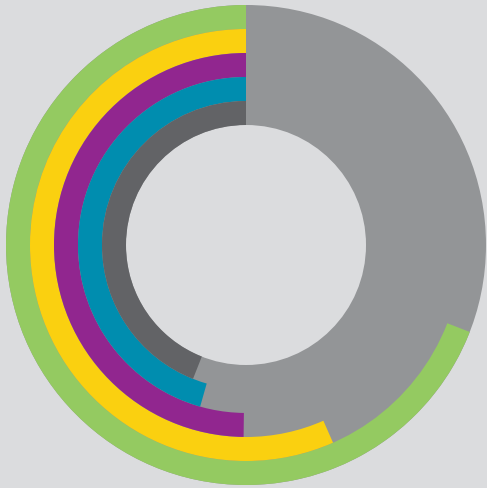
As a part of each Summer Youth Contest module, youth were asked a series of survey questions pertaining to their use of checking and savings accounts, debit and credit cards, and budgeting. DollarWise also asked youth to rate each module as not helpful, somewhat helpful, helpful, or very helpful in providing useful financial information.

Participation in the Summer Youth Contest has increased significantly since 2012.



## MODULE RETENTION

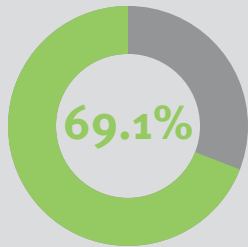
Of the 2,370 youth who participated ...



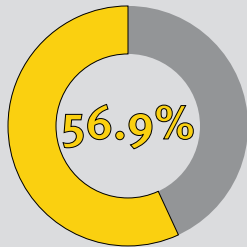
- 69.1% completed Module 1
- 56.6% completed Modules 1 & 2
- 49.8% completed Modules 1-3
- 45.6% completed Modules 1-4
- 44% completed all 5 modules

## MODULE COMPLETION RATES

Percentage of the 2,370 youth who participated in the 2014 DollarWise Summer Youth Contest who completed each module



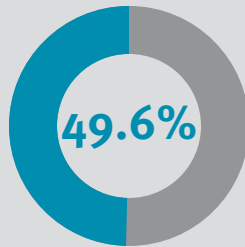
Module 1



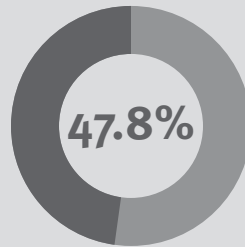
Module 2



Module 3



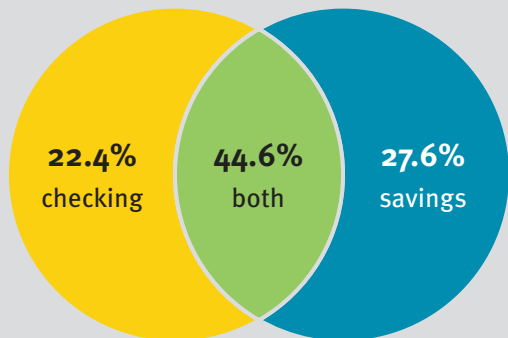
Module 4



Module 5

## CHECKING/SAVINGS ACCOUNTS

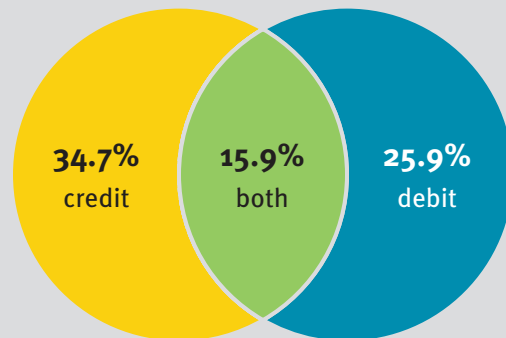
Percentage of the 1,635 youth (69.1% of 2,370 total participating) who completed Module 1 reporting ownership of bank accounts



**94.6%** have either a checking or a savings account  
**5.4%** have neither

## CREDIT/DEBIT CARDS

Percentage of the 1,185 youth (50.4% of 2,370 total participating) who completed module 3 reported either having a credit or a debit card



**76.5%** of youth have either a debit or a credit card  
**22.2%** have neither

## BUDGETING

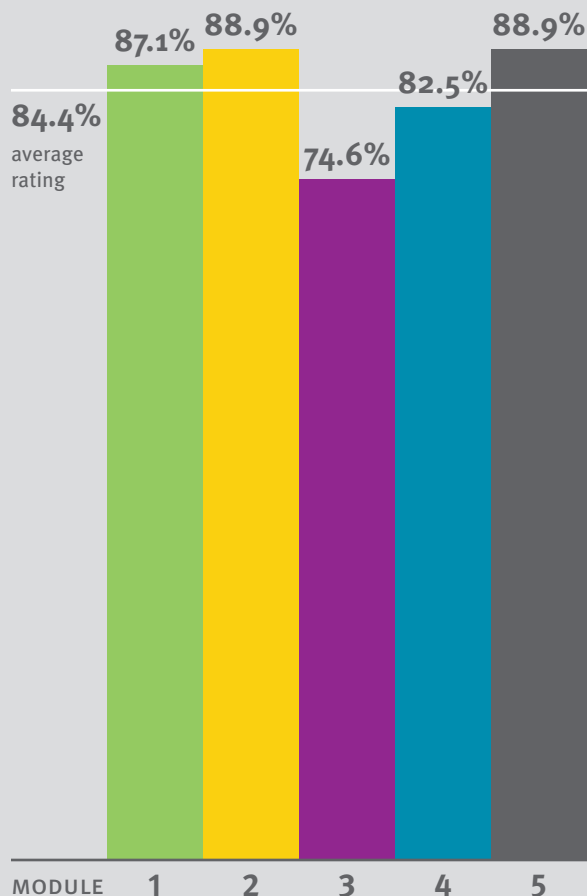
Percentage of the 1,351 youth (56.9% of 2,370 total participating) who completed Module 2 who claim to use a budget





## USEFULNESS

Percentage of youth who completed each module who rated it “useful” or “very useful”



## KEY TAKEAWAY POINTS

**87.6%**  
of youth use a budget

**94.6%**  
of youth have either a  
checking or savings account

**76.5%**  
of youth have either  
a debit or a credit card

**84.4%**  
of participating youth found  
the modules to either be  
useful or very useful

Our hope is that cities will collaborate with private companies and nonprofits to establish and expand summer youth programs throughout the nation.

*Tom Cochran*

**CEO AND EXECUTIVE DIRECTOR**  
THE UNITED STATES CONFERENCE OF MAYORS

# Baltimore

## YouthWorks

### **YouthWorks summer 2014**

YouthWorks, Baltimore City's nationally recognized summer jobs program, celebrated another successful year in 2014. Five hundred out of 5,600 young workers were hired directly by employers through Hire One Youth, the private-sector component of YouthWorks. In total this year, the Mayor's Office of Employment Development, which operates YouthWorks, partnered with 450 public-sector YouthWorks worksites and 107 private-sector Hire One Youth employers.

### **Baltimore YouthWorks financial literacy training**

Financial education is an important component of each YouthWorks and Hire One Youth participant's summer work experience. Thanks to partnerships with Operation HOPE/Banking on Our Future, Wells Fargo, and other local banks, all YouthWorks participants receive financial education sessions as part of their summer work experience. Moreover, during summer of 2014, over 230 youth from Baltimore YouthWorks participated in the DollarWise Summer Youth Jobs Contest. One Baltimore youth won an iPod

through the contest and had the opportunity to meet Baltimore Mayor Stephanie Rawlings-Blake for a photo.

### **DollarWise Baltimore**

2014 was Baltimore's third year participating in the Summer Youth Contest. In 2012, after receiving a DollarWise Innovation Grant to expand its program, YouthWorks created DollarWise Baltimore where youth in the program had the opportunity to win an assortment of prizes including gift cards for opening bank accounts and meeting with branch managers at local banks. YouthWorks has continued this initiative and has helped bank over 300 youth since the project's inception.

### **The private sector and summer youth employers**

The 2014 Hire One Youth employers represented a variety of Baltimore's career fields, including healthcare and social assistance, hospitality/tourism, finance, construction, the arts, and environmental/green jobs. Because Hire One Youth candidates are older teens and young



Mayor  
Stephanie  
Rawlings-Blake



*I've had many business owners and hiring managers say to me, 'if I can find a candidate who's responsible, motivated and engaged, I can train them to do the job I need them to do. Hire One Youth provides exactly that opportunity. These young people are pre-screened and have participated in basic job-readiness training before they even sit down to interview.*

*If a company has entry-level positions that require specialized skills, Hire One Youth is an excellent resource for employers to fill future entry-level vacancies.*

**DONALD C. FRY**  
PRESIDENT AND CEO  
GREATER BALTIMORE COMMITTEE



*Mayor Stephanie Rawlings-Blake  
with 2014 DollarWise winners.*

adults between the ages of 16 and 21, they are able to be matched to jobs that reflect their career interests. Hire One Youth employers are able to interview applicants and select a young person that best fits their needs, both immediately and in the long term.

#### **A mayor's commitment**

Mayor Rawlings-Blake has made youth employment a focus of her administration. In October she hosted a "Solutions City" town hall meeting at a Starbucks store in Federal Hill to discuss the issue with local employers.

The Mayor and City Council invested more than \$1.5 million in the program in 2014. This city funding, combined with more than \$1.38 million in state funds allocated by Maryland Governor Martin O'Malley, created more than 2,200 YouthWorks jobs. In addition, the Maryland State Department of Human Resources and the Baltimore City Department of Social Services provided their annual \$1 million grant to YouthWorks, creating jobs for 769 teens who receive Temporary Cash Assistance (TCA), live in homes that receive TCA, and/or live in foster care.



*Experience is required for jobs today, but youth can't get experience without jobs. Connecting youth to employment opportunities requires partnerships with various entities. That's why I have made it my personal responsibility to push for public-private partnerships in an effort to identify as many employment opportunities for our youth as possible. And, as a result of our 2014 push, 5,600 jobs were offered to Baltimore City youth this summer.*

**MAYOR STEPHANIE RAWLINGS-BLAKE**  
BALTIMORE

## HIRE ONE YOUTH SUCCESS STORY

Brendon, 19, has spent the past two summers working at ABC Box Company in South Baltimore through Hire One Youth. When he was first hired by the company in 2013, it was his first job.

Alan Fink is the co-owner of ABC Box Company. “The City makes it so easy to participate in Hire One Youth,” said Mr. Fink. “It makes us feel good that we can bring aboard someone fresh out of high school and make their first job experience a positive job experience.”

Brendon – who caught two buses each workday this summer to arrive at ABC Box Company by 8:00 a.m. – said working for the company has taught him “how important it is to be on time and work hard, and how to communicate with an employer.”

He added, “I was able to prove that I’m a good worker, I’m a hard worker, and I can tackle any job you give me.” Mr. Fink agreed. “Brendon is enthusiastic; he has the drive to make it.”

Brendon graduated from high school in the spring of 2014, and enrolled in community college in the fall of 2014. His future plans include transferring to the University of Maryland to study business management. He says his experience working at ABC Box Company influenced his decision to continue his education and pursue a career in business.

### **Collaboration across the public, private, and nonprofit sectors**

YouthWorks relies upon generous contributions to the Baltimore City Foundation from private foundations, businesses, and individual donors to fund the positions of thousands of additional participants. YouthWorks’ major funders in 2014 included the American Trading & Production Corporation, AT&T, Constellation, Grant Capital Management, Motorola Solutions Foundation, Northrop Grumman Foundation, Paul’s Place, The Annie E. Casey Foundation, The Bank of America Charitable Foundation, The Harry & Jeanette Weinberg Foundation, and The Starbucks Foundation.

# Boston

Boston's summer jobs program put 10,187 youth to work in 2014, a significant increase over the high levels set in previous years. In his first year as Mayor of Boston, Martin J. Walsh promised to continue Boston's long tradition of summer jobs with the many partnerships connecting the City, the State, private sector businesses, foundations, and non-profits. These partners use many funding streams to create a program that has opportunities for all youth. Building on past success, the Mayor and his staff put the emphasis for 2014 on expanding the private sector placements by personally making phone calls to businesses which had not previously participated in the program. This combined with overall efforts supported by multiple partnering organizations led to an increase of almost 700 jobs.

Programming is designed to provide placements with different options: for youth who are entering their very first job at age 14 to those who are finishing high school and are ready for a private sector position. It also includes older youth, up to age 24, who have been in the court system. These youth are not connected to a job or attending school, and need to work so t build a future.

## **Work readiness and financial literacy**

All of Boston's summer and year round youth jobs participants receive work readiness training. This training centers on assessing where the youth is currently and measuring the growth during their participation. The Massachusetts Work Based Learning Plan is the tool used by Boston's programs. A form is completed by the supervisor, with the youth, to get a baseline assessment in areas such as acting professionally, using technology, and communication. Assessment benchmarks are given for each, and improvements are noted throughout the youth's participation.

Training is done through a variety of workshops which allow the youth to learn more about themselves as individuals, where their talents lie, and what types of jobs they might like to do. The state's Signaling Success curriculum is a critical piece of this effort.

The program also provides financial education on budgeting, types of bank accounts, and paying for college. The training draws on curricula from Signaling Success, Bank of America, DollarWise, and ABCD's self developed materials.



Mayor  
Martin Walsh



*Mayor Walsh with Boston summer youth participants.*



*Investing in youth and keeping young people engaged during the summer will help us move Boston forward and see our young leaders develop even further.*

**MAYOR MARTIN WALSH**  
BOSTON





## KEY STATISTICS

**10,187**

youth placed

**3,570**

youth placed in  
private companies

**4,340**

youth placed in  
nonprofits

**2,277**

youth placed in  
government agencies

**418**

different employers  
hired youth

**529**

organizations  
participated as  
worksites

## PARTNERSHIPS

Boston's unique model blends resources from several partners. The City's program, the Boston Youth Fund, is traditionally the largest summer jobs program in Boston. This year it placed over 3,300 youth. The youth are placed at worksites throughout the city. Participating organizations must apply during the winter to become a worksite in the summer.

The **State of Massachusetts** has been a valuable partner for many years, with funding in the amount of \$2,500,000 for the summer of 2014. These funds helped to place 1,700 youth this summer through four programs.

Boston's anti-poverty agency, **Action for Boston Community Development (ABCD)**, placed nearly 1,100 youth this summer with a variety of funding from the state, various foundations, and the private sector.

**John Hancock Financial's Martin Luther King Scholars** program provided \$1,000,000 which placed 650 youth this summer at non-profits across the city.

**State Street Corporation** leads the Youth Violence Prevention Initiative which pulls together multiple foundations to fund summer jobs. This initiative targets the areas of Boston with the highest rates of violence. In 2014 this funding was over \$700,000.

The **Boston Private Industry Council** works with the Mayor's office to secure hiring pledges from Boston's business community. This year's efforts resulted in 3,570 youth placed in private companies.

The **Youth Options Unlimited (YOU)** program works with youth who have been court-involved and have been referred by the court or police. In the summer of 2014 YOU served 158 youth.

### **DollarWise Summer Youth Campaign Grant**

Financial literacy training starts before the job experience begins and continues throughout the program. In 2014 Boston was awarded a \$4,000 DollarWise Summer Youth Campaign grant to help expand its financial literacy training within its summer program. The grant helped provide college-bound participants in the program with comprehensive financial literacy workshops that helped them prepare for their future.

### **Private-sector participation**

The Boston Private Industry Council (Boston's workforce investment board) works with Mayor Walsh's office to encourage private companies to participate in the summer jobs program. Letters are sent out from the Mayor and the PIC Board Chairperson to hundreds of companies. The letter asks businesses to participate by pledging to hire as many youth as possible for the summer. As in previous years, the leaders in total hires were State Street Corporation with 184 jobs, Brigham and Women's Hospital with 167 jobs and Massachusetts General Hospital with 121 jobs.

PIC staff begin working with students throughout Boston's public high schools in the fall to initiate the process of preparing to obtain a private sector job in the summer. Training in resume writing, interview skills, how to dress, and more are all part of the process during the school year.

The process steps up in early February each year with Job Shadow Day which takes place on Groundhog Day. Each year approximately 1,000 students are able to shadow an adult worker for a half day to learn about that position and about the world of work in general.

Mock Interview Week takes place in April, during school vacation week. Hundreds of students practice their interview skills in a mock interview session with a volunteer

interviewer from businesses, government, and non-profits. This is a crucial part of the preparation process since all students who want to obtain a job in the private sector must compete in an interview for that job. Allowing companies to interview and select the students they take on is a key strategy, serving to build private sector buy-in while teaching the youth important lessons about the world of work.

### **Year-round jobs**

Beyond the summer jobs program, Mayor Walsh funds the City's Year Round Jobs Program, in the amount of \$1,000,000, to put 600 youth to work at 100 worksites across the city. All youth receive work readiness training with financial education. In addition, the City receives nearly \$200,000 from the State to put 60 youth to work during the school year. Federal funding through the Workforce Investment Act funds five career exploration programs in Boston in which over 100 youth are working, while learning about careers in a variety of industries.

## **SUCCESS STORY**

Christopher came to Action for Boston Community Development in the winter of 2014 looking for a job in order to help support his family. Even though he was only a junior in high school, there was a great need for him to start earning income for his household. He lives with his disabled father who is unable to work and whose social security income was no longer covering the household expenses.

Christopher began participating in the Career Explorations program in March of 2014. He showed his determination to succeed shortly after joining the program. He was placed at the South Boston Community Health Center for his winter internship, where he worked 15 hours/week. His supervisor repeatedly noted Christopher's dedication to the job and motivation to complete all tasks efficiently.

After successfully completing his Career Explorations and his job placement, Christopher enrolled in the Summer Jobs program. He was placed at the Whittier Street Health Center working as a Camp Counselor. Christopher loved his position working with the children. He participated in workshops that helped him make better decisions. While attending a workshop this summer pertaining to financial literacy, he was able to critically plan how he can improve his saving/spending plan for the upcoming year. While working over the summer at Whittier, he was offered a position at the South Boston Community Health Center.

Christopher is now finishing his senior year at the East Boston High School and working to provide for his family. Christopher is an extremely determined young man. He showed the ability to utilize his resources throughout the program, and learned how to effectively manage his money. Contributing to the household income at his age is not only commendable, but shows a great deal of responsibility. Christopher is very well-rounded and focused and was able to explore his potential through the Career Explorations and Summer Jobs Program.





*The experience has created a new partnership between the city and Career Source Brevard, as well as a very helpful collaboration with the U.S. Conference of Mayors. We are encouraged by the results of our first year program and are already planning our summer 2015 program to be even better!*

**MAYOR WILLIAM CAPOTE**  
PALM BAY

# Palm Bay

Just over a year ago, Palm Bay Mayor William Capote attended the US Conference of Mayors (USCM) annual conference in Washington, D.C. Mayor Capote returned to Palm Bay with many new ideas from talking with other mayors and community leaders across the country. The Mayor was particularly energized by the U. S. Conference of Mayors' DollarWise Campaign, and its connection to financial education and summer youth programming. Upon his return home, he utilized the information and resources gained from his experience with the DollarWise Campaign to establish Palm Bay's Summer Youth Program.

Through collaboration with Career Source Brevard, Palm Bay's local workforce board, the city has designed a summer program that is expandable, replicable, cost-effective and worthwhile for its young participants. In 2014, it's first year, the program helped 24 young adults find employment opportunities, and also allowed them to participate in comprehensive work readiness and financial education training.

*Mayor William Capote (L) with 2014  
DollarWise Summer Youth Contest Winner*

## **Work readiness training and financial education**

The work readiness training program is conducted during the first week of the initiative and provides a strong foundation for the students to achieve success in the summer youth program as well as later in life. The curricula for the work readiness training includes topics such as workplace diversity, employer expectations, building a strong resume, career exploration (including a panel of career professionals in nursing, engineering, law enforcement and law), appropriate attire and "soft skills" needed in the work place. Another critically important topic is "Being Smart about Social Media" which helps participants understand the lasting impact that social media posts can have on their lives and careers.

The training concludes with practice interviews and then progresses to interviews with potential employers of choice. Employers each interview 3-5 students and rank their top selections. In most cases, employers and students are matched based on mutual choices. This provides a much higher likelihood of success for both the employer and the student.



Mayor  
William Capote

Career Source Brevard also provides an afternoon training segment focused solely on personal financial literacy and budgeting. The CSB's week-long training program gives students a strong foundation from which to jump-start their future with the skills necessary to earn and maintain financial stability and work readiness.

### **Youth Jobs Looking forward**

Job assignments range from tutoring math to marketing and web design. As with any program there are successes and learning experiences. Palm Bay plans to do a more frequent check-in with employers so that any student performance issues can be addressed early. The program will also set more specific employer expectations, as some employers in the past have anticipated a more seasoned work performance than what was unrealistic for a first-time employee. Overall, however, employers and students report back that the program is a very worthwhile experience, and many employers are planning to participate again in 2015.

### **Partnerships**

Palm Bay's City Council has always been supportive of youth programs, so the new Summer Youth Program has been met with enthusiasm and encouragement. During the program's inception, the city was in the process of establishing a non-profit municipal foundation, which became the basis for funding the city's share of the program. The city's investment was a very modest \$30,000, which came through the foundation. The city then entered into a partnership agreement with CSB to help implement the program. The CSB already had the framework in place to solicit business partners (who also partially funded the program) and recruit youth from the Palm Bay area high schools. This proved to be essential in establishing the program.

### **Employer highlight**

In 2014, a few weeks after the program concluded, Palm Bay received an email from one of the business owners who participated in the program. Ms. Cheryl Avila, Owner of a company called Math Doctor, wrote: "I wanted to let you know that I had (and continue to have) a wonderful experience with the Juniors to Jobs program. I hired Taylor, who I initially met through the program, to continue working at Math Doctor, and she is doing a terrific job." Taylor said in her close-out interview "The most valuable thing I learned is to be confident in myself and my skills. Working at this internship reminded me that sometimes I'm capable of more than I give myself credit for."

### **DollarWise Summer Youth Contest Winner**

Another Palm Bay success story is Jonathan who won an iPad in the DollarWise Summer Youth Contest. The modules he completed included exercises in creating better money habits, lessons in financial planning, savings, budgeting and more. Jonathan also successfully completed the Juniors to Jobs summer internship with FreeWavz, a local company that creates wire-free earphones with built-in heart rate and fitness monitoring.

"Jonathan was exceptional and we were really glad to have him," said Harry Ericson, president of FreeWavz. "He came at a critical time when we were developing and marketing the product and helped us out a great deal with online research. "It was a great experience for me," Jonathan said. "I learned it takes a lot of work to get the reward at the end, but it's worth it."

# Philadelphia

## WorkReady Philadelphia

WorkReady Philadelphia is a campaign dedicated to improving the economic outcomes of the region's youth by attracting, aligning and investing resources in youth workforce development models. WorkReady year-round and summer programming provides thousands of young people with career preparation opportunities designed to enhance their understanding and mastery of skills needed to become active and productive citizens. WorkReady Philadelphia is managed by the Philadelphia Youth Network (PYN), which serves as the primary organization for WorkReady's collective impact efforts. The strategies of WorkReady models are aligned with the goals of the Philadelphia Council for College and Career Success, a committee of the Philadelphia Works board.

### **Integrating financial literacy and 21st-century skills**

Throughout the year, WorkReady Philadelphia collaborates with nearly 70 organizations including the Bank of America Charitable Foundation to implement programming. As the

backbone organization, the Philadelphia Youth Network aims to equip these groups to provide the necessary services such as financial literacy, 21st century skills, among others. All WorkReady programming is grounded in four 21st century skills: **Flexibility & Adaptability, Productivity & Accountability, Initiative & Self-Direction and Teamwork & Collaboration**. Developing these 21<sup>st</sup> century skills not only helps interns be successful in the workplace, but also help them succeed in life.

In addition to 21st century skills, PYN believes there are other key skills young people need to learn to be successful, particularly learning to become financially responsible. It is a key element of all WorkReady programming, and PYN works to cultivate relationships with other organizations and share resources with the provider network to make this possible.

### **Providing Savings Accounts**

WorkReady summer participants are provided with debit cards with linked savings accounts and financial education information. PYN created an online tutorial about how to use the payroll



Mayor  
Michael Nutter





*WorkReady youth undergoing skills training*



*We deeply believe in the benefits of summer and year-round work opportunities for our young people and the City of Philadelphia. Through WorkReady, Philadelphia youth earn on-the-job experience and invaluable skills, while gaining a better understanding of the importance of education. As a result, Philadelphia is building a highly-skilled, well-educated workforce that is capable of competing in the 21st century global economy.*

**MAYOR MICHAEL A. NUTTER**  
PHILADELPHIA

card. Additionally, a strong partnership between PYN and Citizens Bank allows youth to have surcharge free access to the Citizens Bank ATM network, Wawa stores, and PNC ATMs.

### **WorkReady and DollarWise**

Since its inception in 2012, WorkReady Philadelphia has participated in the DollarWise Summer Youth Jobs Contest. In 2014, 156 youth in the program participated in the Contest, which helped them to become financially responsible with the money that they earned in their summer jobs. PYN hopes to continue its participation with DollarWise and the Summer Youth Contest in the years to come.

### **Implementing a citywide approach**

WorkReady year-round and summer programming provides thousands of young people with career preparation opportunities designed to enhance their understanding and mastery of skills needed to become active and productive citizens.

Studies have shown that when young people are prepared and motivated about the future and their careers, it tremendously benefits the individuals and the community in which they work and live. WorkReady prepares young Philadelphians to take their places as employees, entrepreneurs and the leaders of tomorrow.

The citywide commitment to WorkReady Philadelphia reflects its belief that the future economic stability of the

city is predicated on our youth's ability to compete locally and globally. WorkReady has created unique solutions to grow and prepare young people for career and educational success.

### **Innovative summer and year-round models**

The portfolio of models created for WorkReady Philadelphia is designed to introduce participants to careers, develop their work-based knowledge and serve as a catalyst for their education and career planning. Collectively, there are nine models within the WorkReady portfolio. These models vary with respect to target population, duration, services provided and specific outcomes. However, all are designed to enable young people to find their rightful place in a 21st century workforce. These well-established approaches reflect both research and experience and help WorkReady achieve its goals.

**Summer Employment models** offer educationally enriched work opportunities to in-school and out-of-school youth ages 14-21. Participants complete a six-week (120 hour) paid work experience that fosters the acquisition of 21st century skills through work-based learning. These models challenge youth to understand the correlations between such variables as work experience, skill attainment and high school completion and how those variables impact their potential for college and career success.

**Career Exposure Pilot Program** was launched in 2014 to provide opportunities for rising eighth and ninth grade youth to develop the beginnings of a strong vocational identity. It was also designed to help youth identify potential career opportunities in local priority growth



## WORKREADY 2014 BY THE NUMBERS

**9,953**

youth served in year-round  
and summer programs

**\$6,390,000**

infused into the local  
economy via youth wages

**8,195**

youth served in summer  
programs

**88%**

of summer participants  
were more confident in their  
ability to obtain a job

**1,932**

youth served in year-round  
programs

**76%**

of summer participants  
showed gains in at least one  
21st century skills area

industries, and to understand the skills and experiences that careers in those sectors require.

**In-School Youth (ISY) models** aim to integrate workforce development activities into year-round academic programs for in-school youth and to support 21st century skill attainment, high school graduation and successful transition from high school to postsecondary education and employment. These models target rising 11th grade students for participation in a two-year program.

**Out-of-School Youth (OSY) models** are designed to re-engage young people, by providing alternative education opportunities and workforce development activities.

Each program leads to a secondary and/or post-secondary credential. OSY models serve older youth (17–24 years old) who have a minimum literacy level between 6th and 7th grades.

### Celebrating youth success

WorkReady Philadelphia is more than a set of program models, it is about creating impact and preparing youth for the world of work.

“This program taught me responsibility, accountability and the importance of professionalism. It gave me the skills, confidence, support and access I needed to make my dream a reality. This is the kind of experience that every young Philadelphian needs. Thank you for investing in me.” - Kerlange, Former WorkReady Industry Pipeline Participant

# San Diego

## CONNECT2Careers

In partnership with City of San Diego Mayor Kevin Faulconer and multiple city council districts, the San Diego Workforce Partnership (SDWP) administers CONNECT2Careers (C2C), a summer employment initiative that addresses San Diego's ongoing skills gap by providing meaningful work experiences that prepare young adults ages 16-21 for in-demand jobs. In 2014 C2C worked with 202 youth.

C2C programming runs from May to September each year. To participate, youth complete an online application that captures important information that helps identify career interests. They also provided important data including age, gender, education level and city district. C2C representatives conduct outreach to prospective applicants through school events, career counselors and social media, as well as to employers interested in offering a summer job. The representatives then perform applicant-matching to fit applicants' work interests with employers' needs. Applicants are pre-screened by C2C representatives before being connected with employers for interviews and final hiring decisions. Once placed, youth earn wages ranging from \$8 to \$12 per hour in a variety of positions within multiple industries.

### **A year-round program**

In addition to C2C, which is a summer-only program, 374 youth were placed in a subsidized work opportunity as part of a larger program in 2014. C2C is funded through the Workforce Investment Act, with components that will help youth graduate high school, increase their math and reading skills, prepare them for the world of work, and/or attain a certificate or degree.

### **Work readiness training**

Work-readiness training is also an important component of C2C. In summer 2014, C2C applicants were invited to attend over 30 workshops, which covered tips for resume writing, interview skills, and advice on how to present oneself in a professional setting.

### **Participation in the DollarWise Summer Youth Contest**

All C2C participants were offered the opportunity to take part in DollarWise's Summer Youth Contest. The students who went through the online program learned financial-management



Mayor  
Kevin Faulconer



skills and how to be conscientious with money. A young person from the program won a Kindle through his participation in the contest.

C2C held a final work-readiness workshop at the conclusion of the summer. The students worked through a career path planning exercise that challenged them to identify which skills learned during the summer can be applied to their future job goals.

### Mayoral Support

By engaging the city's mayor and city council and asking them to promote the C2C program to their constituents—both students and businesses—C2C summer 2014 saw a 65 percent growth in placement, connecting 334 youth with jobs at 176 employers throughout San Diego County.

### City council support

San Diego City Council President Pro Tem Sherri Lightner and Councilmember Myrtle Cole—who each allocated funds from their districts to help support C2C—spoke at work-readiness events. Lightner and Cole shared stories of their first jobs, and encouraged the students to work hard to become future leaders. Councilmember Mark Kersey, Councilmember Scott Sherman and Councilmember Lorie Zapf also allocated funds to C2C and participated in program events.



## CONNECT2CAREERS SUCCESS STORY

Jesse, 16, says C2C made looking for a summer job much more organized and easy. Jesse was connected with the office of San Diego City Councilmember Mark Kersey (District 5), another strong supporter of C2C. Jesse says working at Kersey's office was a great experience in which he learned a lot about what is expected in the workplace. "It's the City Council, you have to be quick and quick to adapt," he said. "It was the real deal."

Of particular value to Jesse was a C2C work-readiness workshop that focused on how to write a résumé and craft an "elevator speech" that gives employers a snapshot of who you are and what you can bring to the table. "It showed me how important it was to be able to present myself quickly and effectively," he said.

Jesse also took part in DollarWise's Summer Youth Contest, which he says helped him learn how to manage—and not waste—his first-time summer earnings. He spent some of his summer earnings on new work clothes and notebooks for school, but he plans to put most of the money toward




his college education. Having been through the financial literacy program, "I think I made better choices—not just buying what I see but now asking if it's worth it," he said.

Following his summer work experience, Jesse expressed his appreciation for the C2C program. "Being so young and lacking experience and exposure, we kids need this experience to get started. "For me, it was hard to start off. Even with the help of my mom, I didn't know what to do. C2C gives us that opportunity to find jobs. It was great."

*CONNECT2Careers provides a great way for businesses to give back to the community while helping to train our emerging workforce, which is critical to growing our local economy and competing in the global marketplace.*

**SHERRI LIGHTNER**  
PRESIDENT PRO TEM  
SAN DIEGO CITY COUNCIL



*The success of Summer Jobs+ lies in the partnerships created across sectors. I want to thank all the employers, community organizations and government agencies for helping make great things happen. Together we're improving the lives of young adults.*

**MAYOR EDWIN LEE**  
SAN FRANCISCO

*San Francisco Mayor Ed Lee with  
Summer Jobs+ Participant*

# San Francisco

## Summer Jobs+

In collaboration with Mayor Ed Lee, local community partners, and employers across the city, the San Francisco Summer Jobs+ program served 5,204 youth in its first year in 2012, and 6,817 youth in 2013. Summer Jobs+ set a goal to connect more than 7,000 youth to summer work opportunities in 2014, and went on to reach 7,678 – nearly 10 percent over its goal.

Jobs and internships are valuable not only for the skill-building work experience they provide, but for the hands-on opportunities that enable students to apply academic knowledge in “real-world” contexts. Thanks to Summer Jobs+, more than 19,000 youth are on track to succeed in school and in their future careers. Summer Jobs+ looks forward to expanding this year-round initiative and serving additional communities throughout the entire Bay Area.

### United Way of the Bay Area

United Way of the Bay Area leads San Francisco’s efforts in the private sector, supporting Mayor Lee’s Summer Jobs+ Program along with 108 employers and 29 youth-serving CBOs. The city’s efforts are led by the Department of Children,

Youth and Their Families (DCYF), Office of Economic and Workforce Development (OEWD), the San Francisco Unified School District (SFUSD) and City departments who hire and train youth throughout the summer. One of The United Way of the Bay Area’s primary funders is The Bank of America Charitable Foundation, which has consistently supported its summer youth employment and training programing.

### Cities for Financial Empowerment

With funding provided by Citi Foundation and Cities for Financial Empowerment, the national Summer Jobs Connect initiative provided 200 jobs for San Francisco youth via the Mayor’s Youth Employment and Education Program and Communities in Harmony Advocating for Learning and Kids (CHALK).

In addition, the Department of Children, Youth & Their Families is partnering with the Office of the Treasurer & Tax Collector and MissionSF to research the financial empowerment needs of young workers in San Francisco and develop tools and resources that can be used citywide.



Mayor Edwin Lee





### **DollarWise Summer Youth Jobs Contest and Summer Jobs+**

Since its inception in 2012, United Way of the Bay Area has participated in the Summer Youth Contest, which helps youth in summer programs manage their money responsibly. Since 2012 over 100 youth have participated from San Francisco. In 2013, a youth won an iPad through the contest and had the opportunity to meet with Mayor Lee.

### **Business pathways**

United Way's Business Pathways internship program places

youth from diverse backgrounds in paid internships within key fields. This year, 76 interns spent 18 hours per week for eight weeks at their host company, where they were matched with an intern manager who mentored and exposed them to various careers within the industry. In addition, all youth attended a two-hour weekly skill-building seminar run by United Way, which offered job coaching and financial literacy education. Over the eight weeks, Business Pathways youth honed skills on how to communicate professionally in the workplace, how to complete essential office tasks, and how to responsibly manage their earnings.



### **Workforce development for justice-system-involved youth**

The Department of Children, Youth & Their Families has partnered with the Juvenile and Adult Probation Departments, the Occupational Therapy and Training Program and seven community-based organizations to prepare justice-system-involved youth for future educational and career success.

The program serves over 150 youth, ages 14 to 21, who are or have been engaged with the justice system. Young people receive vocational assessment, job training and paid work experience, giving them positive connections to their community and valuable opportunities to move toward self-sufficiency.

### **SFO Employment Center Internship Program**

San Francisco International Airport's youth employment programs operate year-round, and each summer hosts more than 100 interns. SFO internships expose youth to many different careers, including accounting and finance, office administration, travel, customer service and communications. During their internships, youth also develop lifelong skills through workshops on time management, CPR and safety, professionalism and financial empowerment. Interns also have the opportunity to tour local colleges, complete a service learning project, and work with organizations to remove barriers to employment. A cornerstone of SFO's internship programs is ensuring that young people can secure long-term employment after finishing their internships, and SFO collaborates with businesses at the airport to make sure this opportunity is possible.

## **YOUTH SUCCESS STORIES**

*Jack has been a positive addition to our office—he's very smart, professional, personable and dependable. He has worked in at least 12 different departments and all the managers have remarked about how much he learns and that he will take on any task with a positive attitude.*

### **JENNIFER CONNON**

SENIOR BUSINESS MANAGER AT REEDSMITH  
SPEAKING ABOUT JACK, INTERN OF THE YEAR

*My manager, Andrew, didn't just provide me with information or demonstrate how something should be done, but involved me to enhance my learning experience. With Andrew's guidance and mentorship, the journey of my internship has truly been an amazing and rewarding experience.*

### **CARMEN**

INTERN AT MODIFY WATCHES



*Workforce Alliance of South Central  
Kansas CEO Keith Lawing (L) with  
DollarWise Wichita raffle winner.*

# Wichita

One of the strategic goals for the Workforce Alliance of South Central Kansas (WA) is to serve as a primary resource for youth employment and work experiences in the region. To achieve this goal, the WA partners with a number of community based organizations, school districts and the City of Wichita. The program assists at-risk, low-income youth, 14 – 21, who have a desire to become self-reliant adults, but face significant barriers in making a successful transition to adulthood, entering the workforce, or higher education.

## **City of Wichita's Way to Work Program**

The WA Youth Program partners with The City of Wichita to provide soft skills training to youth participants in the City's "The Way to Work" program. In 2014, the "Way to Work" Program had 100 participants age 14-15 from Housing Authority programs – Public Housing and Section 8. Soft skills training provided by WA Youth Program included topics: Willingness, Attitude, Customer Service, Problem Solving, and Creating Value.

## **The Workforce Alliance Youth Program Work Experience**

The WA maintains the goal of creating a foundation for youth to succeed in the workforce. To make this possible, the WA has created the Summer Youth Work Experience, a structured learning program designed to help youth gain exposure to potential career paths.

In 2014, 70 youth participated in the Summer Youth Work Experience from Sedgwick and Butler Counties and were placed at job sites provided by 20 employer partners. The majority of participants were funded through Workforce Investment Act (WIA) dollars. The other participants were sponsored through funding raised by the WA's annual fundraiser "Jobs Fore Youth" golf tournament and by a worksite business partner, Hightouch Inc. The Summer Work Experience concluded with a celebration honoring the youth. Wichita City Councilman Jeff Longwell attended on behalf of Mayor Carl Brewer to congratulate the youth. Participants who completed the DollarWise Summer Youth Contest modules were added to a drawing that included laptops, tablets and gift cards.



Mayor  
Carl Brewer

## SUCCESS STORY

Spencer enrolled in the WA Youth Program in 2012 as a homeless youth residing in a local shelter.

Spencer participated in Summer Work Experience the summer after his enrollment, but was unfortunately not successful at his placement. After this experience, he decided to try occupation skills training. Spencer was assessed and scored highly in the field of Information Technology (IT). Spencer enrolled in courses at the Wichita Technical Institute and began his postsecondary training. With supportive services such as bus passes and case management, Spencer was able to graduate with a Network Administration Certification in March 2014.

Though Spencer now had a certification, he did not have real work experience and lacked the soft skills needed to obtain a job in the IT field. It became clear he would need more than a resume update to find employment. Spencer agreed to participate in an industry specific work experience at Grace Med in their IT department. Spencer worked a total of 320 hours from June-September 2014 and received great evaluations from his supervisors, warranting letters of recommendations for future employment. Spencer applied and was hired almost immediately at Buchanan Technologies. He is now proud to announce that he is no longer on state assistance and he is only a few paychecks away from purchasing a vehicle.

*The future growth of this community relies on our youth. It is a collective responsibility to be sure they are prepared to enter the workforce with the skills and training necessary to be successful.*

**MAYOR CARL BREWER**

WICHITA

### **Soft skills training and financial education**

Youth selected to participate in the Youth Program Work Experience were given career assessments to help determine the appropriate work placement. In addition, youth attended 20 hours of Job Skills Training through WIA provider Pyxis. Participants attended half-day sessions for a week of soft skills training and evaluation, DollarWise financial literacy modules, personality and teamwork, resume building and interview skills. Another highlight for the youth participating in the Summer Work Experience included an Education Fair which vendors representing more than 20 Kansas educational institutions provided information on occupational skills training for the fall and spring semesters.

### **Expanding the youth program**

With the success of the Summer Work Experience, the WA Youth Program is piloting a new year-round work experience. The first participant was selected and placed at a partner agency this fall. This work experience is designed as an on the job training experience for the youth which will lead to a full-time position at the end of the program.







Our charitable giving is part of our company's commitment to help people live better financial lives. When we bring our scale and resources together to partner with organizations addressing critical issues, we can help create stronger communities in which to live and do business.

In response to the urgent need to connect youth to jobs, we've partnered with the U.S. Conference of Mayors to build a summer jobs program for young people. In 2014, we provided funding for 1,400 nonprofit and for profit jobs across the country. In addition to this commitment, we work with other nonprofit organizations that address unemployment and the skills mismatch for 21st century jobs, improving opportunities for living wage jobs and helping people develop better money habits. Learn more at [bankofamerica.com/foundation](http://bankofamerica.com/foundation).



# DOLLARWISE

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