



# Advancing Financial Capability for Opportunity Youth through a National Youth Workforce System

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Insights from MyPath's Partnership with YouthBuild USA  
to Integrate FinCap Activities and Impact



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Since mid-2018, national nonprofits, MyPath (a key leader in youth financial capability innovation) and YouthBuild USA (a large-scale youth development and workforce entity) have engaged in a multi-year pilot to embed MyPath's tested financial capability (fincap) models and capacity-building approach within 9 YouthBuild programs with the aim to: 1) boost the financial capability outcomes of YouthBuild's young adult participants, 2) identify strategies to sustain and scale fincap within the YouthBuild network, and 3) leverage learnings to create a framework that can support fincap integration within other national young adult-focused organizations, including those focused on opportunity youth.

As we enter the fifth year of this highly-valued collaboration with YouthBuild USA and our YouthBuild pilot programs, MyPath reflects on the experience and impact of this dynamic partnership and shares a key set of insights and lessons that we hope will illuminate the conditions and resources that are vital to supporting opportunity youth-serving programs and systems to enable access to both the financial mainstream and pathways to financial stability and wealth-building, while reducing related barriers.

## Acknowledgments

MyPath is grateful to our YouthBuild partners and pilot sponsors for prioritizing the financial capability of opportunity youth and augmenting their access to quality financial tools, supports, and outcomes through their participation in your youth workforce and leadership development programs. We would like to recognize the following organizations and individuals for their efforts in shaping this work:

**YouthBuild USA**, including Michael Brotnner (former Chief Operating Officer), Jonathan Stenger (Chief Strategy Officer), J-D Garcia (Director, Career Pathways), Justine Willis (Portfolio Manager), and Kate Henneberry (Senior Manager, Alumni Relations), for elevating financial capability as an organizational priority and engaging your network of YouthBuild programs to adapt a workforce system and model to boost fincap outcomes for youth participants.

**YouthBuild Programs**, including the following, for your partnering efforts, collaborative approach, and "can-do" mentality to bring fincap mindsets and skill sets to your participants:

- (Atlanta, GA) YouthBuild Urban League of Greater Atlanta
- (Cambridge, MA) YouthBuild Just a Start
- (Compton, CA) Compton YouthBuild
- (Enid, OK) CDSA YouthBuild
- (Newark, NJ) YouthBuild Newark
- (North Chicago, IL) YouthBuild Lake County
- (Reno, NV) Washoe YouthBuild
- (San Diego, CA) Build with Pride
- (Stockton, CA) YouthBuild San Joaquin

We are also grateful to the MyPath team members who have been critical to establishing and growing this partnership.

**MyPath**, including Margaret Libby (Chief Executive Officer), Mounir Tyler (former Chief Operating Officer), Erick Tenorio (Director of Youth Banking), Itzel Estrada (Financial Capability Partnership Manager), Tahisha Victor (former Sr. Manager of Technical Assistance), and Carlo Solis (former Partnership Manager) for forming the partnership and evolving it over time to bring MyPath’s tested models and capacity-building approach to YouthBuild and its programs and generating new insights and a roadmap to advance fincap outcomes for opportunity youth.

Finally, MyPath would like to recognize our funders for supporting this bold innovative work before many in the field were investing in fincap for opportunity youth; without your early support for this partnership, we would not be in a position to offer these lessons and insights to the opportunity youth field, as well as the fincap field and the youth development field. We are enormously grateful to the following people for your belief in young people and our organizations to make a path forward in this vital work:

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# Introduction

Mid-2018, national nonprofits MyPath and YouthBuild USA began an ambitious undertaking – a multi-year journey with support from Prudential Foundation, as well as the Annie E. Casey Foundation, to pilot the integration of MyPath’s tested financial capability models and capacity-building approach within the YouthBuild network, specifically within 9 of its programs. Goals of this collaboration were three-fold:

1. To **expand financial capability opportunities** for YouthBuild’s young adult program participants and support these opportunity youth<sup>1</sup> in becoming banked and building savings, credit, and financial confidence
2. To **boost organizational capacity and fincap practices** within YouthBuild USA and its programs to help meet the fincap needs of its young adult participants, and in doing so, surface a set of best practices for other national young adult-focused organizations
3. To **surface lessons and insights** that would inform a plan to sustain and scale fincap with YouthBuild USA and its network of YouthBuild programs, and, ultimately, to create a framework and strategy for fincap integration that centers scale and sustainability for use with new partners across the country

## Financial Capability and Opportunity Youth

Core to this pilot was adapting tested models, approaches, and tools to support YouthBuild’s young adult participants in building *financial capability* – and not simply *financial literacy*. While financial literacy can boost an individual’s **ability to act** (i.e., using financial knowledge to help with financial decision-making), financial capability, by contrast, goes further to address structural considerations– such as lack of access to quality financial services and easy access to predatory services in a community– that impact 1) an individual’s **opportunity to act**, such as having access to financial products and services to support money management and asset-building goals, and 2) an individual’s **motivation to act**, such as having access to a trusted person / relationship that builds confidence and a mindset to set goals and take related action. Financial capability is thus an approach that aims to increase an individual’s **ability, opportunity, and motivation to act**.

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<sup>1</sup> Young people 16 to 24 years of age who are neither enrolled in school nor employed.

This distinction - noted by researchers in 2013<sup>2</sup> - acknowledges financial capability as a multi-dimensional approach, attuned to the broader ecosystem that impacts a young person's ability to carry out positive financial behaviors and practices. Specifically, a financial capability approach ensures that youth don't just know about accounts, credit and money management concepts, but that they are **actively engaging** in financial practices like regularly monitoring account balances and credit reports and scores, using this information to support financial planning and decisions, connecting to banking products and services that are safe and affordable, setting and meeting financial goals, and managing their money and saving what they can. This approach **bolsters youth to make informed financial decisions that advance their financial goals and security and put them on a path to wealth-building**. Optimally, they are engaged in these supports as they transition into adulthood to strengthen the impact of first paychecks and income streams, and create early "financial wins" that help form positive financial habits. Early investments in financial capability activities help youth avoid common and costly financial vulnerabilities and pitfalls later in life, including credit card debt, high interest rate loans, and personal bankruptcy.

For over a decade, MyPath has been pioneering financial capability models for youth and young adults and integrating these approaches, strategies, and practices within organizations, municipalities, and systems that serve youth of various backgrounds. Using an equity-informed lens, MyPath focuses on youth and young adults from **populations most excluded from the financial mainstream**, in particular BIPOC youth and youth from low-income communities. A key focus has been opportunity youth, the approximately 6 million young adults in the U.S. ages 16-24 "disconnected" from both school and employment – and also YouthBuild's priority population.

Per most recent data, roughly **1 in 9 (11%) of all 16-24 year olds in the U.S. is neither connected to school nor work**. Some studies suggest that this rate is higher given that the most recent period of data collection (2020) was also the first year of the pandemic, a challenging time for many youth and, further, for data collection efforts.<sup>3</sup> Certain populations, as research shows, experience disconnection rates higher than the documented national rate: specifically, rural youth at 20%, Native American youth at 23% and Black youth at 17%. Nationally, 3 in 9, or 33%, of all 16-24 year olds are considered "loosely or marginally" attached to school and employment (i.e., under-employed), meaning that a significant portion of U.S.-based youth are facing barriers that have **consequential impacts to both their current and future financial lives**.

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<sup>2</sup> **Center for Social Development.** Building Blocks of Financial Capability. J. M. Birkenmaier, M. S. Sherraden, and J. C. Curley. 2013.

<sup>3</sup> **Measure of America.** A Disrupted Year: How the Arrival of Covid-19 Affected Youth Disconnection. Kristen Lewis. June 2020.

Though varied as a population, opportunity youth collectively **face a disproportionate share of social and economic hardships** when compared to their “connected” peers. Research shows that they are twice as likely to live in poverty, three times more likely to have a disability, and four times more likely to become a young parent.<sup>4</sup> Among YouthBuild’s own opportunity youth participants, 86% are low-income, 17% are parents and/or primary caregivers, 12% have faced homelessness at some point in their lives, and 6% report being currently homeless.<sup>5</sup> These factors compound, for many, the challenges in finding and accessing “on ramps” to both school and employment and also in maintaining them.

For opportunity youth, the costs of being disconnected from school and work are steep. A study comparing life trajectories of connected and disconnected young people found notable **disparities in income, homeownership, employment, and health outcomes** among the two groups, especially when looking approximately fifteen years down the road. Compared to their “disconnected” counterparts, “connected” youth (at this later point-in-time):<sup>6</sup>

- Earned \$31,000 more in family median income
- Were 45% more likely to own a home
- Were 42% more likely to be employed
- Were 52% more likely to report excellent or good health

These economic and health disparities widened with each *additional year of disconnection* that occurred between the critical years of 16 to 24, and, as the study found, disconnection was often longer than a one-year event for the majority of young adults surveyed.

## Fincap Partnership and Approach

In light of the significant and material impacts that “disconnection” has on the health and economic well-being of opportunity youth in both the short and long-term, MyPath (*Figure 1*) and YouthBuild (*Figure 2*) saw the value in partnering to support YouthBuild’s participants in building financial capability, especially during the years when young people must navigate the many **“financial firsts” that come with the transition to adulthood**. These “firsts” include **first income, first bank accounts, first credit cards, first loans, and first big purchases**, to name but a few. How each “first” is approached can have significant impacts for young adults. Managing money without being banked, for example, can create extra costs because one may have to utilize costly alternative financial services to complete transactions such as cashing checks. Being

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<sup>4</sup> Aspen Institute Opportunity Youth Forum. *Opportunity Youth*. December 2021.

<sup>5</sup> YouthBuild USA. *Connecting Opportunity Youth and Employers Through Work-Based Learning*. November 2020, p. 6

<sup>6</sup> Measure of America. *Two Futures: The Economic Case for Keeping Youth on Track*. Kristen Lewis and Rebecca Gluskin. 2018.

unbanked or underbanked may limit access to more affordable credit options.<sup>7</sup> Taking financial actions without a foundational understanding of credit may lead to credit issues which are often costly and time-consuming to ameliorate and can have long-term negative consequences. These are but a few examples. Providing comprehensive fincap supports for young adults, then, offers a powerful financial and economic boost at this key inflection point in their lives, while also serving to prevent the costly financial challenges that impede the lives of too many BIPOC low-income Americans.

## Figure 1: About MyPath

National nonprofit MyPath has been a **key leader in youth fincap innovation** for more than a decade, creating new approaches that advance the economic mobility of young adults ages 14-24 through innovation, technology, partnerships and policy focused on the intersection of financial capability and income. With a focus on youth from BIPOC and low-income communities, MyPath partners with young people to **increase financial access and wealth-building supports for communities most impacted by the racial wealth gap**.

Through the **MyPath Savings model**, the first rigorously tested youth-centered banking and savings model designed for youth employment programs<sup>8</sup>, more than 90 city, nonprofit, and credit union partners have adopted MyPath's fincap frameworks, youth banking standards, best practices, curriculum, fintech platform, and other tools for their youth participants. National initiatives like City for Financial Empowerment Fund's Summer Jobs Connect and Consumer Financial Protection Bureau's Youth Employment Success were launched in the wake of the MyPath Savings's demonstration, leveraging its best practices and youth banking standards.

Since 2015, MyPath has pioneered the nation's first **credit-building and financial mentoring models** for youth: the first, with national youth employment training provider YearUp<sup>9</sup> and more recently, with guaranteed income pilots including the nation's first for transition-age

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<sup>7</sup> **Financial Health Network.** *Financially Underserved Market Size Study*. December 2019. "Financially underserved consumers in the U.S. spent \$189 billion in fees and interest on financial products in 2018."

**Forbes.** *The Costs of Being Unbanked or Underbanked*. Emily Guy Birken. December 2022.

"According to the Financial Health Network, unbanked and underbanked Americans spent \$189 billion in fees and interest on financial products in 2018, the latest year for which there is complete data. Using the FDIC's estimate that some 63 million Americans are unbanked or underbanked, that would be an average of \$3,000 in annual costs per person."

<sup>8</sup> **Federal Reserve Bank of San Francisco.** *Boosting the Power of Youth Paychecks: Integrating Financial Capability Into Youth Employment Programs*. Vernon Loke, Laura Choi, Lauren Larin, Margaret Libby. April 2016.

<sup>9</sup> **MyPath.** *Not Getting Enough Credit: Exposing Credit Needs Among Opportunity Youth and Introducing an Innovative Solution*. April 2017.

foster youth in Santa Clara County<sup>10</sup>. Through this model, youth can access optional one-on-one financial mentoring, savings and credit-building guidance, and support with goal setting and financial action planning.

Beyond its financial capacity-building work with youth systems, MyPath advances **youth leadership and advocacy** and systems change through its New ERA (Economic Rights for All) Advocates and Youth POWER (Policy Organizers for Wealth and Economic Rights) programs. BIPOC youth leaders of these programs play a critical role in shaping the program and policy work of MyPath and recently introduced the Youth Economic Bill of RYTS (Real Youth Troubles and Solutions), a 9-point document spotlighting resources, tools, and knowledge that can help youth get on a path to building income and wealth for themselves, their families, and communities. As a member of the CFPB Consumer Advisory Board and the FDIC Economic Inclusion Advisory Board, MyPath brings first-hand, actionable consumer insights and policy recommendations of young adults to the attention of federal regulators and intermediaries to ensure their financial interests and solutions are represented and enacted.

Since its founding, MyPath has reached over 33,000 BIPOC youth and young adults in 14 cities across the country. MyPath has been **recognized as the leading organization advancing the youth financial capability field**, putting the idea on the map and spotlighting key barriers to scale with the goal of engaging regulators and systems level decision-makers around solutions. MyPath's innovative models and impact have been highlighted by numerous field leaders, including the Consumer Financial Protection Bureau, Financial Health Network, Financial Literacy and Education Commission, Journal of Consumer Affairs, and Federal Reserve Bank of San Francisco. MyPath has been recognized by local, state and national entities for innovation and leadership, including as a Workforce Innovation Champion by the San Francisco Mayor's Office in 2012, Practitioner of the Year in 2015 by the California Asset Building Coalition, and as a James Irvine Leadership Award recipient in 2020.

## Figure 2: About YouthBuild

A **powerhouse in youth development**, YouthBuild has spent the past 40 years championing opportunity youth – young adults between the ages of 16 and 24 who are neither in school nor employed – as they realize their goals and aspirations, transform into leaders of today and tomorrow and provide valuable community service on a global scale.

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<sup>10</sup> **MyPath.** *Raising the Standard: Boosting the Impact of Guaranteed Income Projects for Young Adults Through the Addition of Financial Mentoring Supports.* June 2022.

With love and respect, YouthBuild partners with opportunity youth to build the skillsets and mindsets that lead to lifelong learning, livelihood, and leadership. At more than 275 YouthBuild programs across the United States and around the world, students reclaim their education, gain job skills and become leaders in their communities. To date, YouthBuild has partnered with more than 180,000 young people to dedicate over 50 million hours of service benefitting urban, rural, and tribal communities. YouthBuild strives to create a world where all young people are seen for their potential, and power to transform themselves and their communities.

Named a **high-impact nonprofit** in the book *Forces for Good*, YouthBuild has been lauded for exceeding outcomes thought possible for an organization of its size. This includes securing, with bi-partisan support, an authorized federal line item within the US Department of Labor in 1992 to fund programs for opportunity youth, including YouthBuild, which continues to this day.

**YouthBuild USA is the nonprofit support center** for a global network of more than 275 local YouthBuild programs in 18 countries, with 220 programs in 46 U.S. states and territories and 56 programs in 17 other countries. YouthBuild USA strengthens YouthBuild programs through technical assistance, leadership development, innovative program enhancements, and advocacy. YouthBuild programs located outside of the United States are supported by YouthBuild USA's international division, YouthBuild International.

A key part of the MyPath-YouthBuild pilot, thus, was to **leverage MyPath's tested fincap models and related capacity-building approach** including MyPath Savings (*Figure 3*), its youth-centered financial curricula, fintech platform, financial institution partnerships, and technical assistance to augment the YouthBuild model® and delivery (*Figure 4*). Partners would work together to identify best ways to integrate fincap within the context of the YouthBuild model® and its 9 partnering programs (*Figure 5*). **In addition to integrating established and evidence-based components of MyPath within YouthBuild, the partnership would test different fincap facilitation and training approaches and tools** to assess their viability and effectiveness within a large youth workforce system like YouthBuild and their potential to support scale within other partnerships.

### **Figure 3: MyPath's Fincap Models & Supports**

MyPath's fincap models – MyPath Savings and MyPath Financial Mentoring – help youth and young adults have opportunities to become banked and build savings, credit, and financial confidence.

### **MyPath Savings Model**

The foundational starting point, **MyPath Savings** invites young adults to set **personalized savings goals** with their program earnings and participate in an **interactive curriculum** that boosts understanding of financial goal-setting, money management and budgeting basics. Trusted program staff and/or near-peers receive training from MyPath to facilitate this youth-centered curriculum and companion modules found in MyPath's fintech platform directly with their youth participants. In addition, MyPath supports partners to integrate opportunities to learn about and enroll in **youth-friendly checking and savings accounts** from financial institutions that meet MyPath's National Youth Banking Standards, offering participants hands-on experience with accounts and tools to manage money, meet savings goals, and establish a relationship with a financial institution. MyPath capacity-building also supports youth programs to provide **direct deposit**, other forms of electronic pay, and auto-split options to ensure youth can easily deposit and access their earnings and build savings. This combination of fincap supports helps boost the financial capability of youth by enhancing their access, ability, and motivation to act. Savings goals and outcomes are tracked and managed through MyPath's fintech platform.

### **MyPath Financial Mentoring Model**

Building on these banking, saving and money management foundations, **MyPath Financial Mentoring** provides participants with a foundational understanding of credit through an interactive, cohort-based **workshop series known as Credit-bility** followed by an opportunity to participate in **one-on-one financial mentoring**. This sequence ensures youth have a baseline knowledge of credit to help maximize the impact of their individual mentoring sessions. Facilitated by MyPath staff, the Credit-bility workshop series starts with relatable examples of borrowing and lending to help make credit terms understandable and builds awareness of credit reporting agencies and elements that influence credit scores. Following these workshops, interested participants receive an opportunity to meet with a financial mentor to review their individual **credit report and score** and work on **personalized financial goals**. Though unable to test the individual mentoring segment of this model with YouthBuild within our initial pilot timeframe, in future iterations, MyPath aims to bring vetted financial mentors (with formal financial coaching background and MyPath-supplemented training) to lead one-on-one mentoring with interested participants and provide services like **financial action planning**, a full credit report and score review, financial product research and enrollment support and more for mentees.

### Setting Financial Capability Foundations...

#### MyPath Savings

##### Goal Setting

###### Personalized Savings Goal

Youth set savings goals and make a plan for their anticipated program income

##### Knowledge

###### Facilitated Curriculum & Fintech Platform

Youth learn money management fundamentals from trusted facilitators (trained by MyPath) and through interactive modules in the MyPath Money platform

##### Access

###### Quality Financial Products & Tools

Youth have opportunities to enroll in youth-friendly accounts and program payment options, like direct deposit, to support savings goals

### And Extending the Financial Capability Pathway...

#### MyPath Mentoring

##### Facilitated Credit Curriculum, Fintech Platform, & Individual Mentoring

Youth learn credit basics from skilled financial mentors (trained by MyPath) and through interactive modules in the MyPath Money platform. Youth have opportunities to participate in one-on-one mentoring; develop financial action plans, review their credit score and report; and access financial products



### MyPath Fincap Supports: Training, Technical Assistance, and Community-Building for Partners

To enhance partner delivery and impact, MyPath provides extensive training, technical assistance, and community-building support. Through its interactive, multi-session train-the-trainer, program facilitators (both staff and near-peer) connect to a supportive peer-learning community and content and tools they need (including the MyPath Money platform & facilitator guides) to successfully implement the models with their youth program participants. MyPath also provides a range of technical assistance to enable partners to offer payment methods and processes that boost youth banking and, where possible, facilitates connection with financial institutions. The flexibility of the supports provided by MyPath means partners and partner programs are met where they are and engage with MyPath to create their strategy and plan for fincap integration.

By combining interactive cohort-based learning and high-quality training, technical assistance, and community-building through its fincap models, MyPath supports partners to boost banking, savings, credit, and financial confidence outcomes as well as wealth-building opportunities for youth and young adults. This **finicap pathway approach** helps address the evolving needs of youth by shifting to provide more confidential and personalized supports to young adults as they move from budgeting basics to credit specifics.

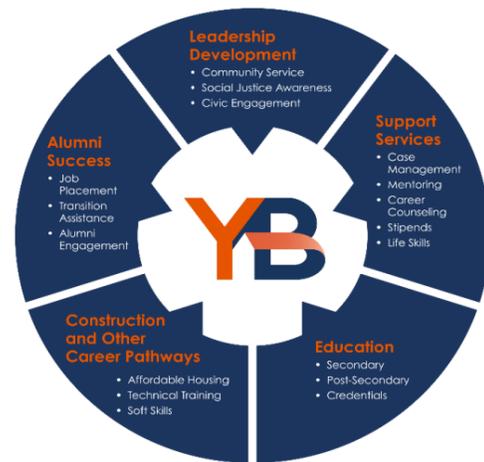
## Figure 4: The YouthBuild Model

Locally, YouthBuild programs may vary in scope, focus and duration, according to local community needs, funding and partnerships. Each and every YouthBuild program, however, is built on the five core elements of the YouthBuild model® plus love.

- 1. Education:** At YouthBuild, young adults spend roughly half of their time advancing their formal education goals. These can include: working toward their high school diploma or its equivalent, numeracy and literacy skill-building, and hands-on learning, focused on livelihood preparation. In supportive, individualized learning environments, they gain the skills and obtain the certifications or credentials needed to pursue a diverse range of careers and livelihoods, apprenticeships, and postsecondary education.

## YOUTHBUILD

### CORE ELEMENTS



- 2. Construction and Other Career Pathways:** At the core, YouthBuild students learn job skills in construction and in other high-demand employment sectors such as manufacturing, healthcare, tourism and hospitality, retail, and information technology. They also learn and refine soft skills such as teamwork, problem solving, communication, and adaptability.

By doing the right thing for themselves, their families, their communities, and their world, opportunity youth exercise their responsibility to give back and pay it forward. And they do it all while rebuilding their neighborhoods, together.

To date, more than 180,000 YouthBuild students worldwide have built more than 35,000 units of affordable housing and other community assets such as community centers and schools.

- 3. Support Services:** Many young people have to manage family circumstances and conditions within their communities that present significant barriers to their success. At YouthBuild, participants benefit from services that support them in managing and addressing these barriers, including case management, mentoring, career counseling, mental wellness resources, and life skills coaching.

**4. Leadership Development:** At YouthBuild, opportunity youth develop the skillsets and mindsets required to grow into community leaders. They are called to play active service and leadership roles in their local communities. And they learn that leadership, accountability, collaboration, diversity, and love hold the power to reclaim lives and communities, one person and one project at a time.

**5. Alumni Success:** When young people join YouthBuild, they become part of a movement, a community, and a family. YouthBuild invests in building and maintaining a global network of opportunity youth who are connected, learn from each other, and provide mutual support to their peers. With guidance from and collaboration with YouthBuild USA, YouthBuild maintains a strong focus on alumni engagement and alumni services, so that a sense of community remains an essential part of their young people's journeys.

In addition to the five core elements of its model, YouthBuild welcomes opportunity youth with love. YouthBuild believes that these young people do not need fixing; they need champions who see them for who they really are, who see the power they possess, and who believe in them. While the specific make-up of local YouthBuild programs may vary according to local circumstances, its emphasis on positivity, encouragement, and love are unwavering.

YouthBuild programs typically provide up to two years of job training, education credential support, wrap-around services, and post-program follow-up, though this timeline can vary by site.

With generous support from Prudential Foundation and the Annie E. Casey Foundation, MyPath and YouthBuild launched their partnership and pilot in mid-2018 and soon after began final planning, implementation, and integration work with four YouthBuild programs: YouthBuild Urban League of Greater Atlanta (Atlanta, GA), Compton YouthBuild (Compton, CA), and YouthBuild San Joaquin (Stockton, CA). Two more programs were added in 2019: YouthBuild Newark (Newark, NJ) and YouthBuild Lake County (North Chicago, IL). Following this, in 2021 (a year later than planned due to pandemic-induced disruptions), YouthBuild Just a Start (Cambridge, MA) and Build with Pride (San Diego, CA) joined as partners. The last and most recent program to join was, CDSA YouthBuild (Enid, OK), in 2022.

**Figure 5: YouthBuild FinCap Pilot Partner Programs**

<b>Location</b>	<b>Organization Name</b>	<b>Year MyPath Partnership Started</b>	<b>Number of MyPath Participants</b>
<b>Atlanta, GA</b>	YouthBuild Urban League of Greater Atlanta	2018	28
<b>Cambridge, MA</b>	YouthBuild Just a Start	2021	17
<b>Compton, CA</b>	Compton YouthBuild	2018	18
<b>Enid, OK</b>	CDSA YouthBuild	2022	6
<b>Newark, NJ</b>	YouthBuild Newark	2019	134
<b>North Chicago, IL</b>	YouthBuild Lake County	2019	129
<b>Reno, NV</b>	Washoe YouthBuild	2018	44
<b>San Diego, CA</b>	Build with Pride	2021	28
<b>Stockton, CA</b>	YouthBuild San Joaquin	2018	16

As we enter the fifth year of this extraordinary and highly-valued partnership, we share the following five key learnings that have emerged from this work and are informing partnership enhancements and next steps.

# Lessons

## Lesson 1: Fincap can be integrated successfully into a national youth workforce system like YouthBuild

How fincap could be integrated into a large-scale national youth workforce system like YouthBuild was an important and exciting question to explore, especially since prior to this partnership, MyPath had primarily tested its capacity-building approach to fincap (with tech and trusted facilitator inputs) with a select set of municipalities and mid- to smaller-scale youth workforce organizations. MyPath was excited for the potential of a partnership of this caliber and scale and for the opportunity to learn how to best adapt its tested approaches with YouthBuild, an organization of 220+ U.S.-based affiliate programs, supporting ~7,000 young adults each year with a multi-layered workforce development and youth leadership program model. We were eager to see how MyPath's capacity-building fincap model would fit within the YouthBuild environment, particularly given that it incorporates program staff and near-peers as facilitators, a fintech platform as a curriculum support, technical assistance for financial products, and data tracking. How would programs engage with and prioritize a deeper level of fincap integration, and how would they adapt to support it logistically given their existing program commitments? How would MyPath need to adapt its' model for the challenges and opportunities we might encounter on the way?

The experience of these past 4 years with YouthBuild USA, 9 YouthBuild programs, 44 YouthBuild staff and alumni and 420 YouthBuild participants has shown that building fincap into a large national youth system is indeed possible and, in fact, can yield results that demonstrate the promise of this approach for other national young adult-serving organizations (see Lesson 2). Not only were **all 9 participating programs able to integrate substantial elements of MyPath's savings and credit models** within their existing programming during the partnership timeframe, but most, with technical assistance from MyPath, were able to develop and/or strengthen banking and banking education options for their youth and successfully leverage our fintech platform, MyPath Money, as a curriculum companion. All programs sustained the model across a series of cohorts, some even amidst staff transitions and program timeline shifts. Additionally, 6 of the programs tested the approach of using YouthBuild program alumni as "near-peer" facilitators for the MyPath Savings curriculum, a strategy aimed to meet the dual goals of fincap integration *and* youth leadership development.

All told, **the work accomplished over these past 4 years represents a remarkable amount of fincap integration progress among these 9 YouthBuild programs**, and especially when considering that half of this time has coincided with the pandemic and that 3 of the 9 YouthBuild programs onboarded only within the last two years of the partnership (as part of a planned but pandemic-delayed staggered approach).

## Fostering Fincap: Three Critical Factors

While many factors have enhanced the viability and impact of this partnership, the following three have been especially pivotal to our work with *a large and diverse youth workforce and leadership development system* like YouthBuild:

### **1. YouthBuild USA named fincap as an organization-wide priority and partnered with MyPath to create structured opportunities for its network to learn about and participate in the fincap partnership.**

In 2018, YouthBuild USA took the bold decision to name financial capability as a strategic priority and began building awareness among its network about the MyPath fincap partnership through special learning events. MyPath and early fincap adopter YouthBuild programs were showcased in these events to share experiences and highlight participant and program benefits of fincap work in order to heighten awareness of *and* receptivity to fincap among its broader affiliate network.

*"Financial capability is a crucial skill for building a healthy, sustainable life. Our MyPath pilots are empowering opportunity youth across the country to utilize their financial knowledge and exercise agency that will benefit them their entire lives – and for generations to come."*

- **John Valverde, President and CEO of YouthBuild USA**

Additionally, in year 3 of the partnership, YouthBuild USA and MyPath leveraged lessons from the early adopters to create a formal RFP process that helped recruit additional partnering programs. By including refined partnership criteria and milestone-based incentives, the RFP helped expand the pool of prospective programs, enhanced understanding of the pilot's goals and processes, and enabled programs to self-assess their readiness and capabilities to participate.

### **2. A learning community approach supported YouthBuild programs to adapt to take on new commitments, structures and roles for fincap planning and collaboration**

To foster fincap, MyPath, YouthBuild USA, and its programs committed significant time to planning, coordination, reflection, and refinement. Monthly meetings were established between project leadership within MyPath and YouthBuild USA among a core team of members to support strategic and systems-level considerations. MyPath

also met monthly, though often more frequently, with *each individual* YouthBuild program to support implementation needs, troubleshoot issues, reflect on process and outcomes, and gather program-level input to share back with the national team.

Partners were also engaged as a **Community Learning Group**, both through MyPath's annual Train-the-Trainer and the Partnership's annual End-of-Year Convening. Through these "cohort / community" gatherings, programs were able to meet other participating programs, exchange helpful fincap lessons, provide high-quality partnership feedback, shape next steps and lend support to each other for the work.

Though these meetings and community gatherings stretched each organization's capacity and took some amount of experimentation to arrive at the "right fit" and "right cadence," they served to **enhance understanding of fincap's potential, promote buy-in and alignment, and increase partners' ability to meet project challenges, and surface learnings with which to refine subsequent program rollouts**. Most fundamentally, the frequent contact **promoted relationship-building** among staff and programs and **fostered a trust and spirit of community support** that enhanced delivery and outcomes.

### **3. Partners engaged YouthBuild's young adult participants as fincap design partners.**

Given the shared value of "boosting youth leadership," MyPath and YouthBuild USA crafted multiple ways for YouthBuild's young adult participants and near-peer facilitators to weigh in on financial capability. This included gathering surveys and conducting interviews and focus groups throughout the partnership to **understand participants' financial interests and concerns, experiences with MyPath, and ideas for improvement**.

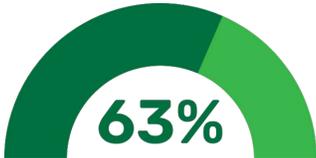
Participant feedback has been used to enhance MyPath curriculum content and delivery and has specifically resulted in more instruction time being allocated to certain modules, including expense tracking and budgeting within MyPath Savings. It is also informing development of MyPath NEXT, our forthcoming next-generation fintech platform, and is ensuring recommendations for more content and a greater variety of ways to engage with the material, including repeat-use options, are integrated.

The partnership also engages young adult alumni facilitators and has leveraged their insights to fine-tune delivery approaches and strengthen programming. In the future, we aim to expand direct participatory and leadership opportunities for these near-peer alumni facilitators and engage them in leadership and advocacy activities to advance the Youth Economic Bill of RYTs and other policy goals.

# Lesson 2: Adding fincap to a national youth workforce system like YouthBuild yields strong financial outcomes for youth

Through the fincap integration efforts of MyPath, YouthBuild USA, and our 9 partnering programs, YouthBuild participants were able to realize a multitude of positive impacts to financial knowledge, savings, credit, banking, and confidence within the 2018-2022 timeframe, including the following:

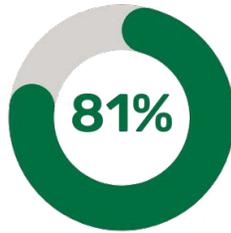
## Savings

<p style="text-align: center;"><b>420</b></p> <p style="text-align: center;"><b>Participants engaged in the MyPath Savings model.</b> 123 successfully completed all components.</p> <div style="text-align: center;">  <p><b>63%</b></p> </div> <p style="text-align: center;"><b>Of participants who completed MyPath Savings reported an increase in financial knowledge, confidence, and savings intent.</b></p>	<p style="text-align: center;"><b>\$141,000+</b></p> <p style="text-align: center;"><b>Committed to savings.</b> Representing 29% of total participant earnings.</p> <div style="text-align: center;">  </div> <p style="text-align: center;"><b>Participants most commonly saved for:</b> 1) transportation, 2) housing, and 3) technology.</p>		
<p><i>"I take more care into what I'm purchasing and how much I need it."</i> <b>- Participant from Enid, OK</b></p>	<p><i>"MyPath helped me be more independent. I didn't realize that I was overgiving until I participated in the program. I also walked away with financial goals. Other people are doing well, too."</i> <b>- Participant from Atlanta, GA</b></p>	<p><i>"I record purchases so I can see what I'm spending on. I do that every day now."</i> <b>- Participant from Enid, OK</b></p>	<p><i>"MyPath makes the students more mindful of their expenses, and it complements how we get students to create individual goals. It provides a platform for them to set a goal they have in mind, like a down payment for a car, and to really analyze what they're spending their money on and to see the big picture."</i> <b>- Staff from Enid, OK</b></p>

## Credit

115

Participants engaged in the MyPath Credit-bility workshop series.



Of participants who completed MyPath Credit-bility reported an increase in their understanding of what impacts a credit score and their confidence in speaking about credit and exploring credit-related products.

*"The credit workshop helped me understand interest rates, which will be useful for when I buy a car."*

**- Participant from Newark, NJ**

*"We learned about credit, how to build our credit, what to stay away from that can bring credit down, and different programs that can run our credit (get credit report and score from)."*

**- Participant from Newark, NJ**

*"To break down credit, to have someone with a little more experience on the topic like the MyPath team and alumni facilitators take the wheel for a bit and talk about credit, interest, and all of that...it was really beneficial for the students. And it actually got them asking a lot of questions to me after the workshop, in a good way. They would say, 'Our facilitator mentioned this, can we learn a little more?'"*

**- Staff from N. Chicago, IL**

## Banking



**Each YouthBuild program was introduced to at least 2 banking options by MyPath** and typically included a local credit union partner where available and a limited-fee card account option that closely aligns with MyPath's National Youth Banking Standards.



**4 YouthBuild programs successfully offered one of these banking product options to their participants**, helping youth to become banked, and 2 modified their payment method to better support youth with banking and savings.



With support from MyPath and its financial institution partners, YouthBuild programs provided a total of 13 New Account Opening events and 34 hours of financial product and banking education.

## The Value of Banking

Bringing banking to YouthBuild participants was seen as mission critical by many programs. For Compton YouthBuild, MyPath's technical assistance and support to establish a local credit union collaboration was considered one of the most beneficial aspects of the partnership. The newfound banking access brought their participants ***"the financial freedom to make the decisions they want and need to make,"*** and the experience of taking participants to the credit union to open accounts and meet branch staff helped ***"remove the intimidation factor of walking into a bank."***

Increased comfort-levels with banking was an especially important outcome to Compton YouthBuild because as staff noted, ***"This is the first time many participants are ever walking into a bank, especially if their parents or those they live with don't have a financial institution account."*** Similarly, YouthBuild Newark staff applauded MyPath efforts to make banking and the language of banking more accessible to their youth, particularly since ***"banking relationships are often fraught with frustration and mistrust."***

In addition to helping participants gain comfort and confidence, banking access and product-related education helped participants make progress on important financial goals. As one YouthBuild Urban League of Greater Atlanta participant noted, after she secured a product with a debit card and mobile banking services and learned how to track account activity, prevent fraud, and use debit and digital cards for transactions through a workshop: ***"Before this (financial product and education), I used to spend too much and rack up overdraft fees because I wasn't budgeting."*** The product supported her with her savings goal. ***"I've done exactly what I said I'd do. I could do better with saving and keeping my money in the account. But I'm keeping money in my account. It's working."***

## Financial Confidence

Beyond gains to savings, credit, and banking, the model also boosted the financial confidence of participants. MyPath's delivery approach was key to this. The method of leveraging staff and near-peer alumni as facilitators of MyPath's youth-friendly curriculum and activities, and engaging facilitators and youth as active, contributing participants went a long way in increasing participant comfort-level in talking about money, being able to ask questions, and confront money challenges.

As one participant from YouthBuild Urban League of Greater Atlanta recalled: ***"We were all communicating with each other, learning from one another, hearing about different aspects of spending money. MyPath helped all of us come to the same mindset: we have to budget, and we have to make sure our path is on the right track. We got to see another side of the facilitators. We got to see their love and the care that they showed us. They were really into it. They opened up about their financial lives and showed us how to budget."***

YouthBuild staff, such as those from YouthBuild San Joaquin, echoed this strength of the delivery approach: ***"(As a facilitator), I was able to weave in my experiences and those of other staff into the curriculum. Students had access to real-life lived experiences rather than just the curriculum."*** Staff from CDSA YouthBuild agreed: ***"It was helpful for students to hear stories from facilitators about how outside forces can take advantage of your finances. Sharing how these experiences can cause distrust (with financial institutions, family members, and others) was something across the board that was impactful for the students. It was helpful for them to hear that there's no shame in these experiences and that there are ways to move forward."***

*"The info that MyPath provides to our students through the modules is stellar. It resonated. I hear the conversation change. The dialogue changes. The students are using the things they are learning. They're getting exposed to financial literacy, and it gives them a new working language to use in real time plus a real world application."*

**- Staff from Newark, NJ**

Having credible messengers as facilitators and trust within the cohort increased confidence and helped change mindsets of participants, including one young parent from CDSA YouthBuild: ***"MyPath gave me knowledge about banking especially. I was big against doing anything with a bank. I went through a process with a bank before. This gave me a clear mindset that that's not what banking is about – you can actually do it. Banking helps with a lot of stuff."***

## Lasting Financial Agency

Another aspect of the delivery approach – providing tools to set and track goals and encouragement to achieve them – amplified a sense of financial agency and motivation to act. As one participant from CDSA YouthBuild shared, ***“I feel way more confident. I met my savings goal. I stopped spending money on things I don’t need. I’m going to fulfill my goal of living independently and move out of my house in 6 months with my savings.”***

*“That’s just the STARTER goal. I have more goals. I got the education piece out of the way, I’m almost reaching my transportation goal, then my career goal. Then I can be working on goals for my kids. I want to travel with my kids, take them places they haven’t been to. I have a lot of goals.*

**- Participant from Enid, OK**

Participants felt in charge of their financial course and enlisted the MyPath tools to support them on multiple fronts. One participant from YouthBuild Newark, inspired by the MyPath Credit-bility workshop, talked to his dad afterwards about getting a credit card to help him establish and build credit. He successfully secured his dad’s buy-in and felt the workshop provided him with the language and confidence to help with

that. Another participant from YouthBuild Lake County, remembering the MyPath tools he’d used as a participant, returned to his program to request another round of use. Per program staff, ***“We had one student who had done MyPath before and asked me if I could set him up again to use MyPath’s budget tools to help him manage his FAFSA (financial aid) for college. That’s one example of how students are using MyPath tools to put them on the next level and keep improving.”***

And there were examples of participants sharing their newly-acquired fincap skills with family, demonstrating both a heightened sense of personal agency *and* ecosystem effect of the work. As expressed by a YouthBuild Urban League of Greater Atlanta participant, ***“My little cousin from Albany (Georgia) just moved in with me. She’s 18 years old. I helped her get her first job and now I’m showing her how to save. She’s starting small, putting \$20 per week aside, but she’s saving.”***

Financial outcomes for YouthBuild participants were strong, and programs continue to steadily build on this progress.

## **Lesson 3: Investing time up front to understand a partner's ecosystem is crucial for fincap integration success**

Initially, MyPath and YouthBuild USA focused on using the first year of partnership to create a few “fincap demonstration program sites” that the larger network might look to as an example for how this work could be done at other programs. Planning thus began directly with two YouthBuild USA-recommended programs, and efforts were centered to both gather details from and create strategies for these forerunners.

While this approach provided a promising start and many learnings, it became evident, as expansion began, that ***more variation exists among programs than was initially accounted for, specifically related to how programs pay their youth.*** YouthBuild programs individually determine matters of youth payment, including how youth are classified, how much they are paid, and the methods and tools used to do that. The ***variation found on this front has impacted the integration of financial products,*** particularly the type and amount of technical assistance needed of MyPath, the support needed of YouthBuild programs and financial institution partners, as well as the viability of offering products at some programs. More customization and alternatives were required than initially anticipated.

While we've learned much about youth payment through this partnership and have brokered a range of ways to support programs, this example ***underscores the need to have more time for discovery and scoping when working with a partner that has a large network of programs.*** This is especially important for learning about key elements that have an important bearing on fincap success, like youth payment, and it helps highlight areas that may need collaborative, national-level strategies in addition to site-level strategies. A fundamental learning, thus, is to imbue new partnerships of this type with a dedicated period of time (ideally 4-to-6 months) before implementation begins to undertake a series of *collaborative, exploratory* steps and activities that help build a better and more nuanced understanding of partners' respective organizations and identify areas that may need more systems-level thinking, support and potential adjustments. ***Spending up-front time learning partners' ecosystems can help with identifying a more comprehensive range of fincap needs and logistical considerations across programs and right-fit fincap strategies and approaches,*** all of which better support viability, sustainability, and scale.

## **Lesson 4: Fincap integration requires a flexible approach and a change management mindset of all stakeholders**

Because fincap integration is a multi-stage and multi-layered process; involves partners adopting new frameworks, work flows, and methods to support the work; and often introduces a considerable amount of change within a short period of time, it's important for stakeholders to embrace a flexible, change management mindset.

***This “lens” proved especially imperative as the partnership began to integrate YouthBuild alumni into its fincap delivery efforts.*** Early in our collaboration, MyPath and YouthBuild identified a common interest to test near-peer alumni as facilitators with an aim to see if this approach could increase fincap capacity at programs and aid scale. It was also deemed a strategy in support of YouthBuild’s goal to develop youth leaders. A plan was thus made to pilot this delivery method with a small subset of programs and then, post-pilot, test a broader roll-out with the remaining programs. This staggered approach was ***“change-management intentional”*** in that it built in time to pilot, learn, and refine before rolling out to all partner programs, but it ***still required all stakeholders to exercise a fair amount of flexibility and to routinely revisit a change management perspective.***

Specifically, for the new delivery approach, YouthBuild USA and MyPath flexed to take on extra work streams, including sourcing and training the new alumni facilitators and launching and supporting an alumni facilitator learning community. YouthBuild programs adjusted by shifting their program coordinators’ work from facilitating the fincap sessions with their youth to focus on tracking fincap impact and integrating financial products. Though the new approach was largely hailed as positive, especially in providing youth participants with inspiring near-peer alumni leaders with lived experience, it presented some challenges along the way, including schedule fincap delivery. ***In true “change management” fashion, though, we continue to work on these challenges as partners and refine the alumni facilitator approach with each additional iteration of the work.*** Fortunately, all partners have embraced a flexible mindset and collaborative spirit that helps with handling the pivots that new approaches often bring with them.

***“MyPath has a deep understanding of the needs of opportunity youth and has been innovative in how curriculum modules are facilitated,”*** said Kate Henneberry, Senior Manager of Alumni Relations for YouthBuild USA. ***“They’ve lifted the voices of YouthBuild alumni who can share valuable lived experience, and they’ve built that expertise into their creation of templates and guides that can be adapted to fit the diverse needs of YouthBuild programs.”***

## Lesson 5: Using a systems-level approach is imperative to sustaining and scaling fincap

Just as a change management mindset is essential to fincap integration, so too is a systems-level perspective. As this partnership enters its fifth year and strives to sustain and scale the work for greater impact, systems-level strategies will be key for fincap success within YouthBuild and in other partnerships, as well. These include:

### 1. FinTech Resources That Draw on Participant Insights and That Enable Flexibility

MyPath is undertaking the development of a ***new fintech platform*** and incorporating the recommendations and design considerations from a broad range of young adult participants, staff and alumni from our organizational partners, including YouthBuild. By engaging key stakeholders in the design, testing, and piloting of this new platform over the coming year, MyPath ***seeks to create a systems-level support that meets the needs expressed by our YouthBuild and other partners:*** to have a platform that provides a fincap core but also offers programs the flexibility to deepen the experience for their youth with more platform-based fincap content and context as well as options that can support both cohort-based and individual-based learning.

This added flexibility and enhanced set of features (including tools for one-on-one financial mentoring) aims to bring: 1) a range of ways that programs with varied levels of capacity can participate and 2) a thoughtfully-designed set of supports that can better address sustainability and scale objectives.

### 2. Financial Products Integration That Includes Necessary Shifts in Youth Payments Structures

As noted by several YouthBuild partner programs, banking access can be a game changer for youth but it ***often involves programs modifying current youth payment practices*** to enhance the viability of products integration. Programs that have successfully brokered this acknowledge that there is a lift involved but also point out that the ***benefits to both youth and program*** far outweigh the effort.

As the partnership seeks to boost banking access for more YouthBuild participants and considers the variation in youth payment practices across YouthBuild programs, we ***focus on the following two strategies*** to have greater systems-level impact:

- **Create a “banking and products integration” toolkit that allows unbanked programs to learn from banked programs.** This includes documenting the varied ways that currently banked YouthBuild programs are meeting this goal to bring banking to their participants and providing a few sample approaches for other programs to consider.
- **Explore the potential for YBUSA to offer internal, systems-level supports for its own programs.** This includes tapping into internal resources and systems-level solutions that YBUSA might be able to offer to help address youth payment barriers that programs have identified.

With these two systems-focused approaches, we strive to promote youth-friendly payment practices that boost youth banking and savings outcomes among YouthBuild programs and beyond.

### 3. Data Collection and Impact Measurement That Support Ongoing Improvement and Field-building

As noted in Lesson 3, early data collection in the **partner ecosystem discovery stage** is key toward truly understanding the needs of young people and programs, as well as the types of systems-level supports and adjustments needed to create the conditions for successful and sustainable fincap integration. Ongoing data collection is necessary to not only measure outcomes to support continuous improvement, but also to raise awareness around the impact of these types of investments and engage more stakeholders in this work.

### 4. Fund Development Strategy That Resources Both Program and Systems Level Fincap Efforts

Sustaining fincap supports within a large youth workforce system requires a systems-level approach to fund development as well. In support of this, MyPath seeks to continue advancing and/or further explore the following strategies with our YouthBuild partners and others:

- **Joint Fundraising, with Commitment to Continue “Milestone Payments” for Programs.** This involves YBUSA and MyPath working together to leverage key lessons, system-level insights, and strategic relationships to jointly scope and resource fincap work beyond the initial partnering phase. Developing resources for milestone payments for programs is also strongly recommended given the

instrumental role these have played in helping programs participate in fincap and meet fincap goals.

- ***Fincap Funding through Existing Funding Streams for Workforce Systems.*** This includes encouraging major funders of youth employment workforce systems programs, including public entities and private philanthropy, to provide funding (and standards) to support grantees in meeting the fincap needs of their youth and young adult participants. Where there are payments, funders can consider requirements for their grantees to both provide banking services, direct deposit and financial education to exercise fiduciary responsibility around their investments in youth payments. For example, the Department of Labor (DOL), a key funder of YouthBuild USA and YouthBuild programs, as well as numerous other youth workforce programs, could embed funds for its grantees to ensure their participants' fincap needs are being met with tested fincap approaches. Funders that support payments to foster youth could embed similar requirements and funds to meet them.
- ***Improved Forecasting of Program-Level Funding.*** During the fincap implementation period, two of our nine YouthBuild partner programs were not renewed for DOL funding which, regrettably, resulted in them having to either postpone or discontinue their transformative fincap work. Given the impact that these program-funding fluctuations can have on the overall partnership, including the ability to meet fincap delivery goals and outcomes, we seek to create more opportunities within the partnership to formally assess program-level funding as a way to anticipate and prepare for any changes that could affect the overall partnership.

Through these ***systems-level strategies*** related to fintech, financial products, data collection and fund development, the partnership hopes to better meet fincap sustainability and scale objectives of YouthBuild and potentially leverage these for other large-scale youth workforce systems seeking fincap for their youth.

## Conclusion

MyPath's multi-year partnership with YBUSA has shown the power and potential in bringing tested fincap models with a range of youth-friendly supports and tools to the young adult participants and programs of this high-caliber network. It has also allowed us to develop, test, assess, and refine new approaches of consequence to larger-scale youth workforce systems and the youth they serve, most of whom currently lack access to quality fincap supports.

These lessons are providing a guiding frame for our continuing and future work with YouthBuild and other opportunity youth partners interested in fincap integration, and we also hope that they will help to illuminate for the fincap field, including policy makers and funders, the conditions and resources that are important prerequisites to strengthen outcomes and impact for opportunity youth and other youth populations that often face real systems-imposed barriers to accessing and entering the financial mainstream. We hope this paper will be the beginning of a conversation with practitioners, funders, policymakers and young people about next steps that will help determine how to build upon and expand access to these kinds of vital supports. They are critical and urgent for BIPOC young people emerging from the second major economic setback in their lives.

*"We (as a society) don't really think of financial literacy as a subject in our schools but it's something that everyone needs knowledge about, especially those in early adulthood. YouthBuild is based on helping build leaders in the community, and we need to build them in all areas that support their success in adulthood. So it's really helping them through that transition, and we should be able to help them with financial capability as well. It's really about setting them up for success after YouthBuild."*

**- Staff from Stockton, CA**

*"The MyPath journey has not only provided our YouthBuild site with the opportunity to explore financial capability but to embrace it as a strong belief and competency."*

**- Staff from Newark, NJ**

These lessons would not have been possible without the dedicated work and leadership of the MyPath team, and especially our YouthBuild partners at both the national and program-level. We are grateful for their courage and commitment to making fincap a priority for their youth and adapting systems, processes, and workflows to make the good work possible. As we begin our fifth year of working

together, we look forward to integrating both Financial Mentoring and MyPath NEXT, our new technology platform that will support ongoing engagement with financial goals, action plans and interactive activities designed to support fincap outcomes. As we continue to evolve and learn from our partnership with YouthBuild, we will surface and share our lessons and insights to strengthen and grow the systems and programs that are in place to support opportunity youth.

## Endnotes

1. Young people 16 to 24 years of age who are neither enrolled in school nor employed.
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