

Unit 3:

Foundational Skills for College and Career Readiness



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1) BUILDING 21ST CENTURY SKILLS



Soft skills, 21st century skills, social and emotional learning, employability skills, people skills — these are all terms that describe the type of skills that are necessary for success in the workplace. We are all familiar with these skills and many will argue that “soft skills” is a misnomer for critical attributes that will be required of today’s youth in order to succeed in an ever-changing world. Research shows that having strong social and emotional skills and intelligence are more important than IQ for experiencing success in a work environment (AIR 1). The practice and development of these essential skills is a cornerstone of a strong college and career readiness program and will help to establish a firm foundation for your youth to build on. According to Tobie Baker Wright, the former senior program manager for JFF (formerly Jobs for the Future), “Good career exploration today is working to develop things in young people — the ability to work as part of a team, the ability to communicate effectively, personal responsibility — that help them have agency in making decisions about careers” (qtd. in Strom).

Working with young people to develop these skills can have a significant positive impact on their future as they work through college and begin to enter the workforce, and, OST programs can (and should) play an intentional role in building 21st century skills at all age levels. On average, a Maryland student spends 7 hours a week in an Out of School Time program and 6 hours a week for 5 weeks on average in the summer (“America After 3PM”). Interpersonal skills are needed for youth to not only succeed in the future, but to thrive as well.

Out-of-school time programs are helping to address this skill gap by: integrating these foundational skills into their programs; connecting youth to the workforce through helping them to discover new interests and undiscovered professions; and providing a “ladder of supports” to help youth reach their career goals (“Building Workforce Skills” pp. 1,3). Additionally, OST programs are helping to close the skill gap between youth from low-income communities and their more affluent peers. By creating opportunities such as internships, work-study programs, job shadowing, and career development activities, OST programs are helping youth to understand and develop a work-oriented mindset (AIR 1). Maintaining high expectations in your OST program helps prepare youth for the expectations they will meet in the workplace, such as punctuality, communication, and good work ethic.

It is worth mentioning that this work is not just for youth in high school; the earlier you begin working on these skills, the stronger their foundation will be and the more benefits youth will experience. “Research has found that younger students participating in quality afterschool and summer learning programs get along better with their peers and see gains in their pro-social behavior, as well as reductions in aggressive behaviors” (“Building Workforce Skills” 3).

FROM AN AFTERSCHOOL ALLIANCE REPORT:

“Data spanning more than a decade indicate that there are sets of foundational skills and competencies that are strongly desired among employers, but challenging to find among potential employees.

The ability to work in teams, solve problems, and communicate effectively are among the principal skills that employers consistently report desiring in their future hires” (“Building Workforce Skills” 1).



The concept of 21st century skills was born from the realization that “yesterday’s focus on memorization and rote learning would not prepare students for a fast-changing, increasingly automated, information-saturated world” (Boss).



According to Ken Kay, founder of the Partnership for 21st Century Learning, there have been three main phases in the development and widespread adoption of 21st century skills. The first phase was focused on defining these skills and outlining the competencies to be considered. The second phase centered on communication about the skills and competencies where the long list was condensed down into the **memorable 4Cs: communication, collaboration, critical thinking, and creativity**. The third phase, which we currently find ourselves in, is working to empower communities to adopt and customize the 4Cs framework at the local level (qtd. in Boss).

ACTIVITIES TO BUILD 21ST CENTURY SKILLS

Click the links for the worksheets of these activities!

- 1) [Cup Stacking Teamwork](#)
- 2) [Time Management List](#)
- 3) [Compliment Yarn](#)
- 4) [Barometer - Taking a Stand on Controversial Issues](#)
- 5) [Body Sculpting - Using Theater to Explore Important Ideas](#)
- 6) [Town Hall Circle](#)



ADDITIONAL RESOURCES

For more information and ideas for teaching social and emotional learning or 21st century skills, check out the following resources.

- [Navigating Social and Emotional Learning from the Inside Out: Looking Inside and Across 25 Leading SEL Programs: A Practical Resource for Schools and OST Providers \(Report\)](#), Harvard Graduate School of Education, 2017
- [Tenacity Professional Character Skills Curriculum](#), DC Public Schools
- [Skills to Pay the Bills: Mastering Soft Skills for Workplace Success](#), U.S. Department of Labor's Office of Disability Employment Policy
- [Social Skills for Middle School Students](#), Contra Costa County Schools
- [Soft Skills to Pay the Bills](#), youth.gov
- [Critical Thinking Lesson Plans](#), TEDEd
- [Problem Solving Lesson Plans](#), TEDEd
- [Creativity Lesson Plans](#), TEDEd
- [Collaboration Lesson Plans](#), TEDEd
- [How to Teach 21st Century Skills in Middle School](#), Applied Educational Systems
- [Career Readiness and Competencies](#), National Association of Colleges and Employers

2) PREPARING YOUTH FOR THE WORKPLACE



There are a variety of new skills, concepts, and mindsets that youth need to understand to be successful in the workplace. Some of your youth may have already had jobs, while others might have no idea what to expect. Read on to learn important strategies to help youth get ready for life beyond school and feel confident in a workplace environment.

HOW TO PREPARE YOUTH FOR THE WORKPLACE

In addition to teaching youth 21st century skills and providing them lots of opportunities to practice those skills, it is also valuable to help prepare youth for being part of a workplace community.

- 1) **Model workplace norms** by asking youth to attend your program for specific hours and hold them accountable to being on time and present, possibly creating a dress code, providing stipends, and by requiring that they behave as they would be expected to in a workplace.
- 2) Involve youth in the task of **creating a mission statement and class expectations** to teach about participation and collaboration in the workplace.
- 3) **Use role playing** to provide opportunities to practice how to act and respond in specific workplace situations such as an interview, a disagreement with a coworker, or more complex incidents of racism or harassment.
- 4) **Introduce youth to working professionals**, or mentors, that they can meet with and discuss what it's like to work in a specific workplace and what it takes to do their job.
- 5) **Arrange job shadowing opportunities** for youth to visit a variety of workplaces and observe how people behave, dress, and talk at work. Invite them to report back on what they've learned. (FYSB)

WORKPLACE BEST PRACTICES

Of course, you won't know exactly what your students' future workplace community will be like, but there are **best practices** that will provide a good foundation for any career they may enter. Review and discuss the suggestions found in the [Best Practices in the Workplace Handout](#) with your youth. Throughout your discussion, you may want to ask the following questions:



- What does this mean to you?
- Give an example of a behavior or activity that shows you are following this best practice.
- What activities and behaviors would not be appropriate under this best practice?
- Are there additional things you think should be added here?
- What questions do you have about this best practice?

Additionally, you may decide to incorporate some of these practices into your program and provide an opportunity for youth to gain experience with each one. The following resources provide activities you can conduct with youth in your program centered around job readiness and role playing a variety of scenarios.

- [Career-Ready Workplace Scenario Cards](#), Realityworks
- [7 Fun Ways to Teach Teens Job-Readiness Skills](#), Mercy Home for Boys and Girls
- [4 Essential First Job Tips for Teens](#), LiveAbout.com

Problem Solving at Work

Employers look for and value employees with strong problem solving skills. From the U. S. Department of Labor, "Employers say they need a workforce fully equipped with skills beyond the basics... These skills include critical thinking and problem solving" ("Mastering Skills for Workplace Success" 98). Employees who are adept at problem solving can better overcome unexpected obstacles making them very valuable for important projects.

A simple way to get students introduced to the concepts of Problem Solving is through a course from MIT's Office of Digital Learning, [Introduction to Problem Solving Skills](#). This self-paced web-based course takes students through a series of short video clips and then presents prompts for feedback from the students. At the end, a PDF of the student's responses can be printed.

Another resource is from the U.S. Department of Labor and their "[Skills to Pay the Bills](#)" program. This particular activity, [Problem Solving and Critical Thinking](#), provides an introduction to the value employers put in problem solving skills and includes 5 activities to do with your students.

Presentation at Work

Personal presentation is how one presents themselves in everyday situations. This is a communication skill that youth may not have been taught, but one that is essential in gaining employment and being part of a workplace environment. What one says and does is part of their personal presentation, as well as their appearance. Dressing smartly, being clean and having good personal hygiene, and carrying oneself well is all part of making a strong first impression and appearing professional.

Regardless of how we feel about it, people are constantly being evaluated and re-evaluated by the people around us, particularly by employers. One's appearance at work sends many messages about how they view the environment, how much respect they have for themselves and their work, what groups they identify with, and where they think they belong within the organization. Making just a few adjustments to one's appearance may lead to opportunities for advancement.

Review and discuss the suggestions found in the [Personal Appearance in the Workplace Handout](#) with your youth. Feel free to use the following discussion questions or make up your own.



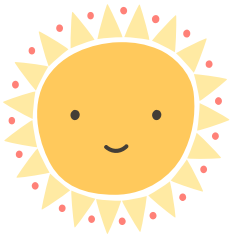
Discussion Questions:

1. Why do employers want their employees to look professional?
2. How does your appearance as an employee reflect back on the company image?
3. By instituting and enforcing dress codes, are employers stifling people's individuality and freedom of expression? Is this justified?
4. Is it more important to stand out or fit in at the workplace? Why?

Additionally, you may choose to conduct the [Dress and Groom Checklist Activity](#) with your students. The activity encourages students to think through the dressing and grooming steps they would need to take in order to prepare for an interview and when they are on the job. There is an optional extension to have youth attend your next session dressed as they would for an interview as an opportunity to practice and receive feedback.

Socializing at Work

Workplace relationships are a new type of relationship that youth will need to navigate as they enter the workforce. This type of relationship can be especially confusing for youth because they may encounter other people near their own age who hold positions of authority. Navigating these new waters effectively can increase the likelihood of advancement in the workplace. The areas below are meant to provide insight into some areas of focus as you support youth with this transition.



- Co-workers are different from friends or family. They are their own relationship and have their own rules and guidelines to be aware of. This does not mean that a co-worker could not cross into one of those other groups at some point, but they start as co-workers.
- Make sure youth know when it is okay to socialize at work. Socializing at the wrong times or too often can leave managers with bad impressions.
- Remind youth to always be friendly. They will want to put their best self out there, so say hello, smile, and be positive.



- Youth should know to avoid topics that are too personal or inappropriate. Here are [15 Topics Of Conversation You Should Avoid Like The Plague At Work](#).
- When an employee is socializing with other co-workers off the clock, they are still representing themselves as an employee and may even face penalties for actions taken outside of the work environment. This is of special consideration for anyone using social media.
- Dating in the workplace can be another challenge one might encounter in the workplace, but young people may not be aware of some of the workplace pitfalls. First off, students should understand that some workplaces require you to disclose relationships and before a relationship is pursued, students should check their HR manuals for corporate guidance. Beyond the corporate paper trail, there is always the possibility that a co-working relationship may last longer than a romantic one. You can break up with your partner but in a workplace romance, that doesn't mean you get to stop working with them. Employees will be expected to maintain a professional, friendly, and effective work relationship regardless of the circumstances or status of the romantic relationship.



Socializing for Shy People

It is important that even those uncomfortable with socializing develop some techniques for building workplace relationships with co-workers. Students need to know they will not have to participate in every social event at work, but they need to attend them occasionally and sincerely. By not participating, folks will miss opportunities to get in front of people they may not normally have access to.

Here are a few tips for those who struggle with socializing:

1. Set a goal for yourself to improve your social skills:
 - Say "Good Morning" to everyone I see when I enter the office.
 - Ask people about their weekend plans on Fridays.
 - Meet two new people at a work event and ask them what they do for the company.
2. Watch a sports game or watch/listen to highlights to have talking points.
3. Try to have a relevant question to ask at every meeting with management.
4. Have one or two conversation starters that you use.

By building effective workplace relationships, one can find co-workers and colleagues who will be key to their professional development in the form of mentors and advocates. Strong relationships can benefit employees across multiple company transitions and even careers. The more advocates someone has throughout their employment, the potential for more career opportunities in the future is increased. You don't have to be naturally outgoing to be a great networker!



IMPLICIT BIAS TRAINING



You may want to consider providing implicit bias training for your staff and / or students centered around race, gender, sexuality, and class. These types of training are designed to make participants aware of the implicit biases around diversity and inclusion topics, provide tools and strategies for interrupting and adjusting patterns of thinking, and aim to eliminate discriminatory practices and behaviors.

Providing implicit bias training or training on diversity and inclusion to your program providers will help them translate this information to students and enable them to incorporate their learnings into their teachings. Ensuring that your staff are comfortable addressing tough questions and issues that arise around race, gender, sexuality, and class will go a long way toward creating a safe environment for all youth in your programs. To learn more, check out the following resources:

- [Active Bystander & Implicit Bias Resources](#), Kirwan Institute for the Study of Race and Ethnicity
- [Implicit Bias Online Training Modules](#), Kirwan Institute for the Study of Race and Ethnicity
- [Diversity Training](#), University of Maryland
 - (Although this training may be limited to UMD staff and students, it might be worth a try to contact their office to see if they can provide training to your organization or refer you to other organizations and programs who could.)
- [Baltimore Racial Justice Action](#) (BRJA)
- [Showing Up for Racial Justice](#) (SURJ)
- [Both / And](#)
- [National Implicit Bias Network](#)
- [Implicit Bias Key Sites](#), Racial Equity Tools
- [Talking About Race](#), National Museum of African American History & Culture - Smithsonian
- [Seeing White](#), Scene on Radio Podcast
- [Implicit Bias Resource Guide](#), SHRM (Society for Human Resource Management)

IDENTITY IN THE WORKPLACE

RACE

In our society, public discussions about race and racism are on the rise. **As educators, there is a responsibility and a need to address these topics with youth in your programs.** These conversations can be difficult and uncomfortable, but young people want and deserve to be part of the conversation. Race, racism, and social justice are not issues youth will only encounter in the workplace and starting the discussion early with them will give them a better understanding of the issues as they navigate the world around them. **These resources will help you learn more about race issues and guide you through activities to lead with your students:**

- [Facing History](#)
 - “Through rigorous historical analysis combined with the study of human behavior, Facing History’s approach heightens students’ understanding of racism, religious intolerance, and prejudice; increases students’ ability to relate history to their own lives; and promotes greater understanding of their roles and responsibilities in a democracy.”
 - Educator Resources and Online Professional Development
- [Racial Justice Resources](#), Wide Angle Youth Media
- [Teen Racial Justice Curriculum](#), Lisa Graustein
 - Written for a Quaker school audience, easily adapted to general audiences
- [Race Talk: Engaging Young People in Conversations about Race and Racism](#), Anti-Defamation League
- [Resources for Educators, Parents & Families](#), Anti-Defamation League
 - Lesson plans, educational programs and training, anti-bias tools and strategies, children’s literature on bias, diversity, and social justice, and more
- [Race and Ethnicity Resources](#), Learning for Justice
- [First Encounters with Race and Racism: Teaching Ideas for Classroom Conversations](#), The New York Times
- [Talking about Race and Privilege: Lesson Plan for Middle and High School Students](#), National Association of School Psychologists
- [15 Classroom Resources for Discussing Racism, Policing, and Protest](#), Education Week
- [How to Engage in Anti-Racism Work: 70+ Resources for Teens](#), Courtney Harris Coaching
- [Teaching Race: Pedagogy and Practice](#), Vanderbilt University’s Center for Teaching



IDENTITY IN THE WORKPLACE

GENDER & SEXUALITY

Sexual orientation and gender identity issues can often be encountered in the workplace, and it is important for youth to be aware of these issues and the rights and laws surrounding them. Below is some general terminology that may be helpful:

LGBTQ: Acronym for lesbian, gay, bisexual, transgender, and queer.

Sexual orientation: A person's physical and/or emotional attraction to the gender to which they are attracted; being heterosexual, homosexual, or bisexual.

Gender identity: A person's perception of having a particular gender, which may or may not correspond with their birth sex.

Gender expression: The way in which people express their gender identity through their appearance, dress, and behavior.

Transgender: A person whose sense of personal identity and gender do not correspond with their birth sex.

LGBTQ WORKPLACE ISSUES

Source: 2020 Catalyst Research Brief



- In June 2020, the U.S. Supreme Court ruled that the 1964 Civil Right Act protects employees from discrimination on the basis of sexual orientation or gender identity. As a result, employed persons across the US cannot be fired for being LGBTQ.
- 93% of Fortune 500 companies have instituted non-discrimination policies that include sexual orientation and 91% have policies that include gender identity. Many companies also provide other benefits such as domestic partner benefits (53%) and transgender-inclusive benefits (65%).

IDENTITY IN THE WORKPLACE

GENDER & SEXUALITY



LGBTQ WORKPLACE ISSUES

- One-fifth of LGBTQ Americans have experienced some form of discrimination based on sexual orientation or gender identify when applying for jobs.
- LGBTQ people of color (32%) are more likely to experience this type of discrimination than white LGBTQ people (13%).
- Harassment, bullying, and offensive jokes are top on the list of issues encountered in the workplace by LGBTQ people.
- Transgender employees experience different kinds of harassment in the form of bathroom accessibility, deliberate incorrect pronoun usage, and tolerating inappropriate questions.
- LGBT employees refrain from being their full selves at work out of a response to fear. 46% of LGBTQ employees in the U.S. are closeted in the workplace.
- “LGBT people often cover or downplay aspects of their authentic selves (e.g., by hiding personal relationships or changing the way they dress or speak) in order to avoid discrimination” (Quick Take).
- This often leads to a feeling of exhaustion from spending time and energy concealing who they really are. For transgender people who wish to start transistioning, concealment is not an option.
- 25% of LGBTQ employees have stayed at a job because the work environment was inclusive while 10% report leaving a job because the environment was not accepting of LGBTQ people.

IDENTITY IN THE WORKPLACE

GENDER & SEXUALITY

Gender expression refers to the way in which people express their gender identity through their appearance, dress, and behavior. Company policies may require men and women to dress in ways that conform to gender stereotypes, such as men wearing suits and women wearing dresses as professional attire. It is far preferable to have policies that require “professional attire” as a gender neutral requirement, but that is not necessarily a standard practice in 2020.

To help your youth think about how society, biology, and personal preference contribute to the relationship they have with their body and to better understand gender expression, check out the interactive [Gender Identity and Expression Map](#).

- Developed by IMPACT, The LGBT Health and Development Program at Northwestern University
- This interactive graphic provides a general “map” of gender identities and expressions that people use, with their definitions and a few examples and further links/videos. Instead of the man vs. woman binary, this map uses Masculine, Feminine, Both, and Neither to describe a spectrum of identities.

These additional resources can aid in your conversations with youth on this topic. The resources marked with an * are appropriate to share directly with youth.

- [Sex? Sexual Orientation? Gender Identity? Gender Expression?](#), Learning for Justice
- [Legal Protections for LGBT People and their Families in Maryland](#), Lambda Legal
- [LGBTQ Resource List](#), GLAAD*
- [DOL Policies on Gender Identity: Rights and Responsibilities](#), U.S. Department of Labor



IDENTITY IN THE WORKPLACE

HARASSMENT

It is important for youth to know what harassment looks like, sounds like, and feels like in the workplace so that if they experience it, they can take the proper action. The following resources can help you teach students about harassment in the workplace, their rights, and the actions they can take if they find themselves as a victim of harassment. The resources marked with an * are appropriate to share directly with youth.



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- [Sexual Harassment is Against the Law - Fact Sheet](#), Youth at Work - U.S. Equal Employment Opportunity Commission *
 - [Youth at Work Classroom Materials](#), U.S. Equal Employment Opportunity Commission
 - Videos, Teacher Manual, Student Manual
 - [Sexual Harassment Fact Sheet](#), YoungWorkers.org *
 - [Sexual Harassment at Work Kahoot Quiz](#), YoungWorkers.org *
 - [Answer Key](#)
 - [Workplace Harassment: An Unacceptable Risk](#), Maryland NonProfits *
 - [Teaching About Sexual Harassment](#), NextGen Edition
 - [Addressing Sexual Harassment with Teens](#), Building Healthy Relationships Across Virginia Facilitator's Guide
 - [Teens Take on Sexual Harassment - Study Guide](#), Youth at Work - U.S. Equal Employment Opportunity Commission
 - [Resources to Guide Discussions about Consent, Sexual Harassment, and Misconduct](#), Online MSW Programs

KNOW YOUR RIGHTS! IN THE WORKPLACE



It is important for youth to know that they can advocate for themselves in the workplace and to be aware of their rights and responsibilities within the workplace. In most cases, students should be taught to consult with the HR department at work to discuss any questions or concerns they may encounter regarding personal safety, well-being, workplace harassment, discrimination, or other workplace happenings. There are federal and state employment discrimination laws that students should be made aware of as well as pointed in the direction of where they can learn more. These resources provide a foundational understanding of these rights and key sites to be used as reference.

- [Employees & Job Applicants Overview](#), U.S. Equal Employment Opportunity Commission
- [Employee Rights](#), U.S. Equal Employment Opportunity Commission
- [Harassment](#), U.S. Equal Employment Opportunity Commission
- [Prohibited Practices](#), U.S. Equal Employment Opportunity Commission
- [Occupational Safety and Health Administration \(OSHA\)](#), U.S. Department of Labor
- [What Do I Need to Know About Workplace Harassment?](#), U.S. Department of Labor

3) INTERVIEWING SKILLS



For most jobs youth will apply for, even as teens, they will be required to take part in at least one interview. Helping youth prepare for the interviewing process is a great way for OST programs to support career and college readiness. Outside of employment, youth may also be asked to participate in an interview for scholarships or grants or other opportunities that come their way. It is important that youth know what to expect in an interview generally and have some opportunity to practice interviewing skills before they need them so that they can present their best selves when the time comes.

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Do This!

Review and discuss the suggestions found in the [Interviewing Basics Handout](#) with your youth that covers the following topics:

- What to Expect
- Types of Interviews
- How To Prepare for an Interview
- Strategies for Good Interviews

Interviewing Resources

- [How to Teach Interview Skills in High School](#), Applied Educational Systems
- [Interview Skills Lesson Plan](#), Barclays Life Skills
- [Interview Success Lesson Plan](#), Barclays Life Skills
- [Interview Tips for Young Adults with Disabilities](#), Include NYC
- [Interviewing Tips for Youth with Disabilities](#), Mission Empower
- [10 Types of Interviews and How to Ace Them](#), The Muse
- [Most Important Interview Tips for Job Seekers](#), Career Profiles
- [What to Expect in an Interview and 10 Steps to Prepare](#), Indeed
- [Career Guide: Interviewing](#), Indeed
- Kahoot! Quiz: [Effective and Ineffective Interview Practices](#)

Code Switching

Code-switching is the practice of changing one's language, dialect, or speaking style, as well as appearance, behavior, and expression, to better fit one's environment. For example, most adults speak differently when they are with their friends than when they are giving a presentation at work. In order to communicate effectively in multiple environments, people have learned to code-switch to address different audiences.

- People who speak two (or more) languages may code-switch in the middle of a sentence, mixing words from one language with words from another. This often happens as a result of limited vocabulary in the second language or as a way to signal membership in a group or leave others out of the conversation.
- People who speak in non-standard or dialectal English, such as African-American Vernacular English (AAVE), in casual conversation with friends and family may code-switch to more standard English in business, academic, or formal settings.
- "Text speak" is an abbreviated language used in texting and digital communication such as instant messaging and chat room discussion. The so-called "digital natives" and more digitally-adept generations may write, speak, and even think in this alternate language and may need to learn to code-switch in formal communication forms.



While code-switching exists in many contexts, it is perhaps the most problematic and impactful on Black individuals. "Code-switching is one of the key dilemmas that Black

employees face around race at work. While it is frequently seen as crucial for professional advancement, code-switching often comes at a great psychological cost” (McCluney). “Downplaying one’s racial group can generate hostility from in-group members, increasing the likelihood that those who code-switch will be accused of ‘acting white’. Seeking to avoid stereotypes is hard work, and can deplete cognitive resources and hinder performance. Feigning commonality with coworkers also reduces authentic self-expression and contributes to burnout” (McCluney).

It is important to educate youth on the concept and nuances of code-switching as they navigate school and home life, and embark on their college and career journey. The following resources will help you learn more about code-switching and offer activities you can conduct with your students.

- **[The Costs of Code-Switching](#)**, Harvard Business Review
 - As part of a 5-part series on Advancing Black Leaders, this article includes information and research findings on code-switching among Black employees and actionable suggestions to begin addressing this issue.
- **[Code-Switching Activity](#)**, Boys Town
 - In this activity, students will practice code-switching by mocking various social situations
- **[The Cost of Code Switching](#)** | Chandra Arthur | TEDxOrlando, YouTube
- **[To Code Switch or Not to Code Switch? That is the Question.](#)** | Katelynn Duggins | TEDxMaysHighSchool, YouTube
- **[Everyday Struggle: Switching Codes for Survival](#)** | Harold Wallace III | TEDxPittsburgStateUniversity, YouTube
- **[Know Your Terms: Code Switching](#)**, Cult of Pedagogy
- **[How Code Switching Explains the World](#)**, Code Switch, NPR
- **[Five Reasons Why People Code-Switch](#)**, Code Switch, NPR
- **[Code Switch Podcast](#)**, NPR
- **[Flipping the Switch: Code-Switching from Text Speak to Standard English](#)**, National Council of Teachers of English

4) FINANCIAL RESPONSIBILITY



It is important that youth learn financial literacy as part of their preparation for college and career, and adult life in general. If youth are not taught financial responsibility, good financial habits and the reasoning behind them, they will likely adopt the same relationship with money of the adults in their lives, which may not be productive. “When [youth] learn financial literacy at an early age, they become less impressionable to the attitudes of money held by the adults around them. Once kids know proper money management skills, they tend to keep them and use them throughout their lives” (“Why is Financial Literacy Important...”).

The following resources will help you learn more about the importance of financial responsibility, financial literacy topics, and activities that you can conduct with your youth to increase their financial literacy skills.

General Information

- [Why is Financial Literacy Important for Youth?](#), National Financial Educators Council
- [Facts About Financial Knowledge and Capability](#), youth.gov
- [Why It’s Important to Teach Your Students Financial Literacy - And Three Ways to Do It](#), EdSurge
- [Youth Financial Education - Practitioner Resources](#), Consumer Financial Protection Bureau
 - Tools and resources to support K-12 financial education
- [Maryland Financial Literacy Education Standards](#), Maryland State Department of Education (MSDE)

Resources for Families

- [Ready, Set, Launch! 6 Steps to Teaching Your Teen Financial Responsibility](#), Mint
- [How to Teach Teenagers About Money](#), Dave Ramsey
- [Kids Financial Education](#), Sagevest Kids

Curriculum / Lesson Plans

- [High School Financial Planning Program](#), National Endowment for Financial Education
 - Free curriculum for grades 8-12 featuring lesson plans, slides, and learner materials
- [Practical Money Skills Lesson Plans](#), Financial Education for Everyone
 - Lesson plans and comprehensive courses for grades Pre-K - College, including specific resources for those with special needs
- [Watt Kids Financial Literacy Workbook and Coloring Book](#), Watt Kids
 - A Baltimore-based financial literacy education program
- [MoneySkill](#), American Financial Services Association Education Foundation
 - A FREE online personal finance course for middle school, high school, & college students

Activities

- [Middle School Financial Literacy Activities](#), Junior Achievement
- [High School Financial Literacy Activities](#), Junior Achievement
 - These sets of resources from Junior Achievement for middle and high school are downloadable activities aimed at students and parents that could also be used in your OST program
- [12 Fun Saving and Budgeting Activities for High School Students](#), We Are Teachers
- [MyMoney.gov Resources for Youth](#), Federal Financial Literacy and Education Commission
- [Financial Literacy Resources for Educators](#), Maryland State Department of Education (MSDE)
- [Financial Basics Lesson Plans](#), Biz Kids
- [Saving and Investing Lesson Plans](#), Biz Kids
- [Credit and Debt Lesson Plans](#), Biz Kids
- [Financial Planning Online Games](#), Biz Kids



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The Career and College Readiness Toolkit is an initiative of the Maryland Out of School Time Network. To learn more and find more resources, visit www.mostnetwork.org/initiatives/CCR.