

Five Easy Ways to Get Started

Your bank has decided to offer consumer education to young people in your community. Consider the market(s) you wish to reach and specifically what you want your audience to take away with them. Then try some of these practical ideas, collected by the ABA Community Engagement Foundation, to help you meet the special challenges of educating young consumers.

1. Make the most of existing connections & work with educators you know

- Contact family, friends, and teachers you know through your previous educational efforts. Offer your services as a guest speaker in the classroom or at an after-school workshop.
- Share details of your program, and let them know "what's in it for their students"- a healthier financial future.
- Offer the program to rising high school seniors as an early "graduation" present that can help them prepare for "the real world."
- Ask the local Board of Education for a few minutes on their agenda to present your program and its benefits to local students.
- Explore whether personal finance education can be incorporated into your school district's curriculum (perhaps economics, finance, or a related course is already being taught).
- Attend meetings of teachers' groups like the National Education Association.

2. Use community connections:

- Attend meetings of your local Chamber of Commerce and Rotary Club.
- Talk with other professionals whose work involves young people.
- Involve other businesses, merchants, and organizations that cater to the youth market in your program.

- Attend PTA group meetings and talk with parents. PTA groups often look for quality speakers with a substantive message.

3. Target an underserved market:

- Review the list of United Way organizations in your area. Contact the organizations that work with youth - particularly those working in low-income areas.
- Reach out to groups other than schools. Some examples:
 - The Family Support Committee of Habitat International needs budgeting and financial counseling for their new homeowners.
 - The Boys & Girls Clubs of America needs information on teaching kids to save for its after-school programs.
- Prepare remarks that tell your audience early and often how the information you're sharing and the skills being presented specifically apply to their lives. Make it relevant from their point of view.

4. Share the load - form partnerships that work:

- Tie in a financial education program with your bank's existing programs, like America's Promise, Save for America, and Adopt-a-School.
- Propose a joint project with community members who share similar interests, such as merchants targeting the youth market.
- Contact your local or statewide [Jump\\$tart Coalition for Personal Financial Literacy](#) to learn what others interested in financial literacy are doing. Great potential for partnerships. To learn more about the Coalition's efforts in your state click on the Website link above.
- Present ideas about a working partnership to religious organizations with youth group meetings, and enlist their support and participation.
- Approach local community college and university administrators about helping their students with finances.
- Collaborate with military base personnel to train new recruits on wise money management.

5. Publicize your efforts:

- Discuss your program and its goals with every bank employee. Ensure employees know details of the bank's program and why it is important to the bank as a whole. An excited employee is a terrific community ambassador.
- Share your program and its goals with every community member you meet.
- Create and send out news releases to local newspapers - big and small - and other media outlets.
- Promote your program in community calendars produced by local newspapers, radio shows, and television stations.
- Create a short speech and present it at local town/board meetings.
- Run an ad offering the program on cable TV.
- Share your bank's success stories with your employees, your customers, the community, your state bankers association, and the [ABA Community Engagement Foundation](#).