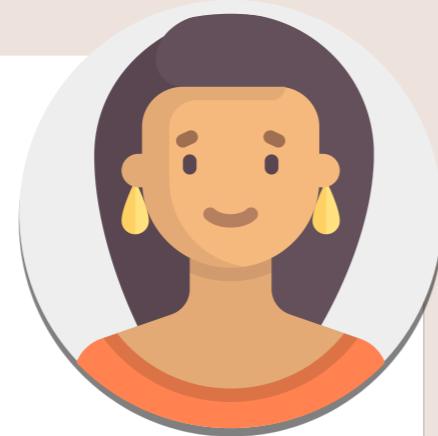


Fin Mentor Persona

Note: Financial Mentoring as part of the Financial Capability program is not fully realized so this persona was backlogged.



Lauren
Financial Mentor

Background

- Has her own financial stories and difficulties she wants to be able to share with others to help them avoid
- May be less open to alternative financial education programs or processes because she uses a specific process already at her place of work that she has seen results from

Goals

- Remove barriers and provide multiple pathways for youth to financial freedom
- Building rapport with young people to openly discuss financial issues and goals

Motivations

- Be an ally and advocate for youth as they go through their own financial journey
- Ensure youth have the financial knowledge and resources to reach their goals
- Seeing the outcomes of the program - e.g. youth improve credit score post program

Obstacles

- It is difficult to add additional content and model to an existing programming
- Afraid to steer youth in the wrong direction when making major financial decisions
- Providing timely and appropriate resources for youth and specific/critical stages in their financial journey
- Difficulty finding a way to build the relationships with some youth

Questions for myPath?

What does a mentor skillset look like?

What community are they representing? how do they know?

Is there a criteria to be a mentor?

What information does myPath need about the mentor to build a profile?

What does successful journey look like for a mentor?

Why do they want to be a mentor?

How do mentors get help or support along their journey?

What resources do myPath mentors need to be successful?

What types of experts typically want to be mentors? What expertise do they have?

Fin Mentor Journey

Mentorship Program Goal: Build out a "Financial Action Plan" for mentee that they successfully complete.

Define the goals per sub-journey

myPath Next
(identifies either platform or staff)

Youth Goals:
- saving strategies
- improve credit
- understand investing
- improve financial confidence
- develop financial stability
- see what the program offers
- strengthen financial knowledge

Financial Mentor Journey

Onboarding

Onboarding TO PLATFORM

Onboarding TO PROGRAM

Topics:
- What is myPath Next?
- How to use myPath Next?
- What will you find while using myPath Next? (resources, etc.)

Fin Mentor Profile Info Collection:
- Basic Information
- Self Assessment (results coaching style, etc.)
- Provide Bio, Fun Facts, Their Why, etc (mark what will be visible to others)

Fin Mentor Commitment:
- What does it mean to be a mentor?
- What does it look like to be a mentor?
- What is expected of you as a mentor?
Sign OFF

Complete required myPath Paperwork

Fin Mentor Forum

Introduction to being a Mentor:

- Getting resources ready (tech readiness, mentor guide, etc.)
- Mentor Forum Onboarding (intro yourself, etiquette, expectations, ask questions, best practices, etc.)

Fin Mentor Curriculum

Orientation ("Train the Trainer (Mentor)") OFF PLATFORM

Learning Modules ("Train the Trainer (Mentor)") ON PLATFORM

Need to audit content to understand what can be asynchronous vs in-person (curriculum process/content can be parallel)

Is the content segment based on mentor's expertise?

Knowledge Base

Activities (roleplaying)

Learning Modules

Knowledge Base Topics:
- Tech Tools
- Relationship building with youth/mentee
- Setting financial goals with mentee
- List of youth-friendly fin products that mentors can share with mentees (offered by myPath partners)

Post-Evaluation

Evaluate:
- Mentorship process
- Mentor curriculum
- Mentor supports
- Mentee provides feedback about mentor
- Mentor & Mentee tracks progress on Fin Action Plan

Embedded Journey?

Mentor Works with Mentee

Goal: Develop a "Financial Action Plan" for mentee

myPath Next:
- Introduces mentor to the platform

myPath Next:
- Reviews and assesses Mentor Profile information
- Matches with mentee(s)

myPath Next:
- Warm welcome to program/platform
- Introduces mentor to mentee(s)

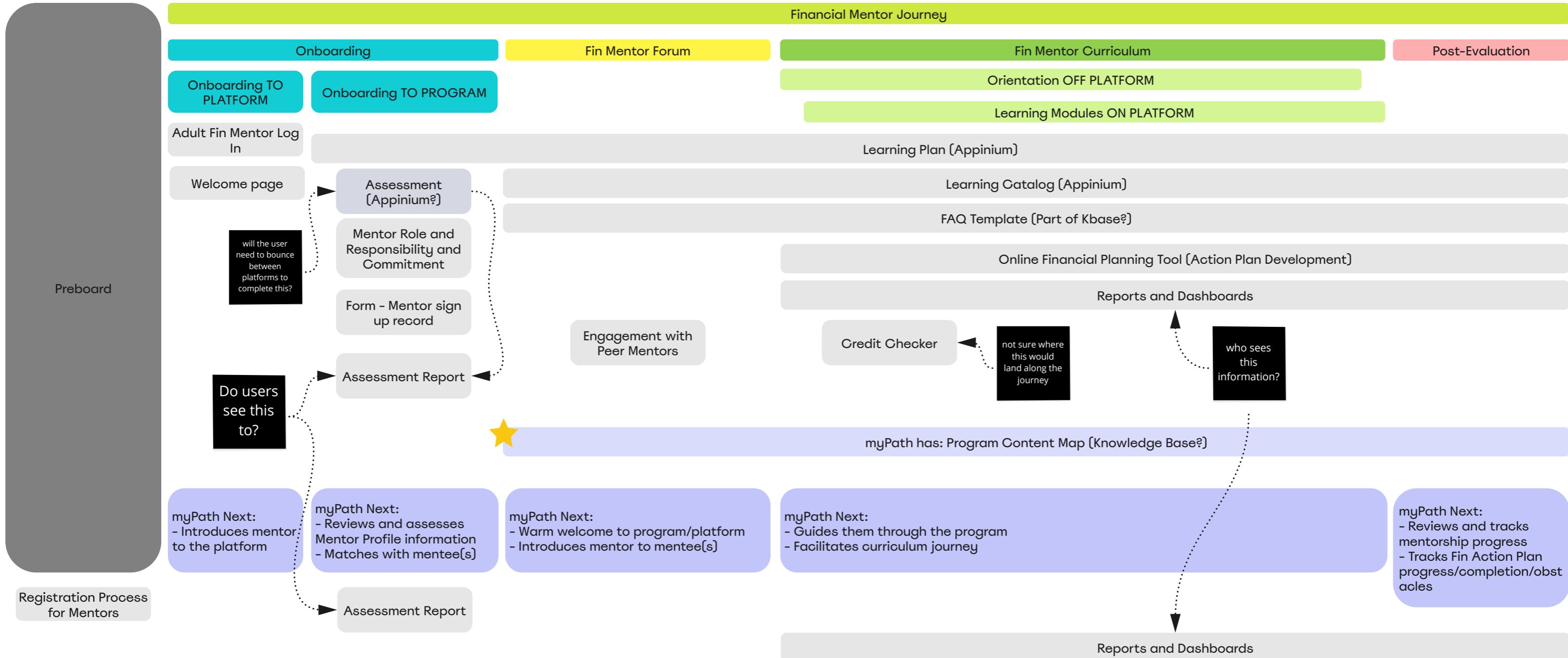
myPath Next:
- Guides them through the program
- Facilitates curriculum journey
- Supports Mentor <> Mentee relationship (prep checklist, meeting tools, etc.)

myPath Next:
- Reviews and tracks mentorship progress
- Tracks Fin Action Plan progress/completion/obstacles

Journey - Esor Features

myPath Next
(identifies either platform or staff)

Are these all the features and functionality needed to accomplish each sub-journey goals?



Fin Mentee Persona

Background

- Basic financial fundamentals but looking to learn more
- Has a lot of questions about the financial system
- Curious about specific areas of the financial system
- Already started trying to save, build credit, etc
-

Goals

I want to learn more about:

- saving strategies
- improve credit
- understand investing
- improve financial confidence
- develop financial stability
- see what the program offers
- strengthen financial knowledge

Eligibility for Mentor Program

Youth are ineligible to participate in mentoring:

- if they are under 18
- the mentor may evaluate the assessment report to see if they are ready for the program, if not they can be recommended for the Savings education or Credit based on the evaluation (in this case the Mentor can act as a Site Facilitator based on their knowledge of the Young Adult's needs)

Motivations

- Understand and improve my credit
- Build financial freedom for myself
- Develop a budget and stick to it

Obstacles

- No opportunities to financial education and tools
- Doesn't know next steps or best practices after trying something
- Needs support in creating a long-term financial strategy

Questions for myPath?

What does success look like for mentee?

What guidelines are available for mentor/mentee interactions?

What is the criteria to be a mentee?

What resources are currently available to mentee (myPath and not myPath-related)?

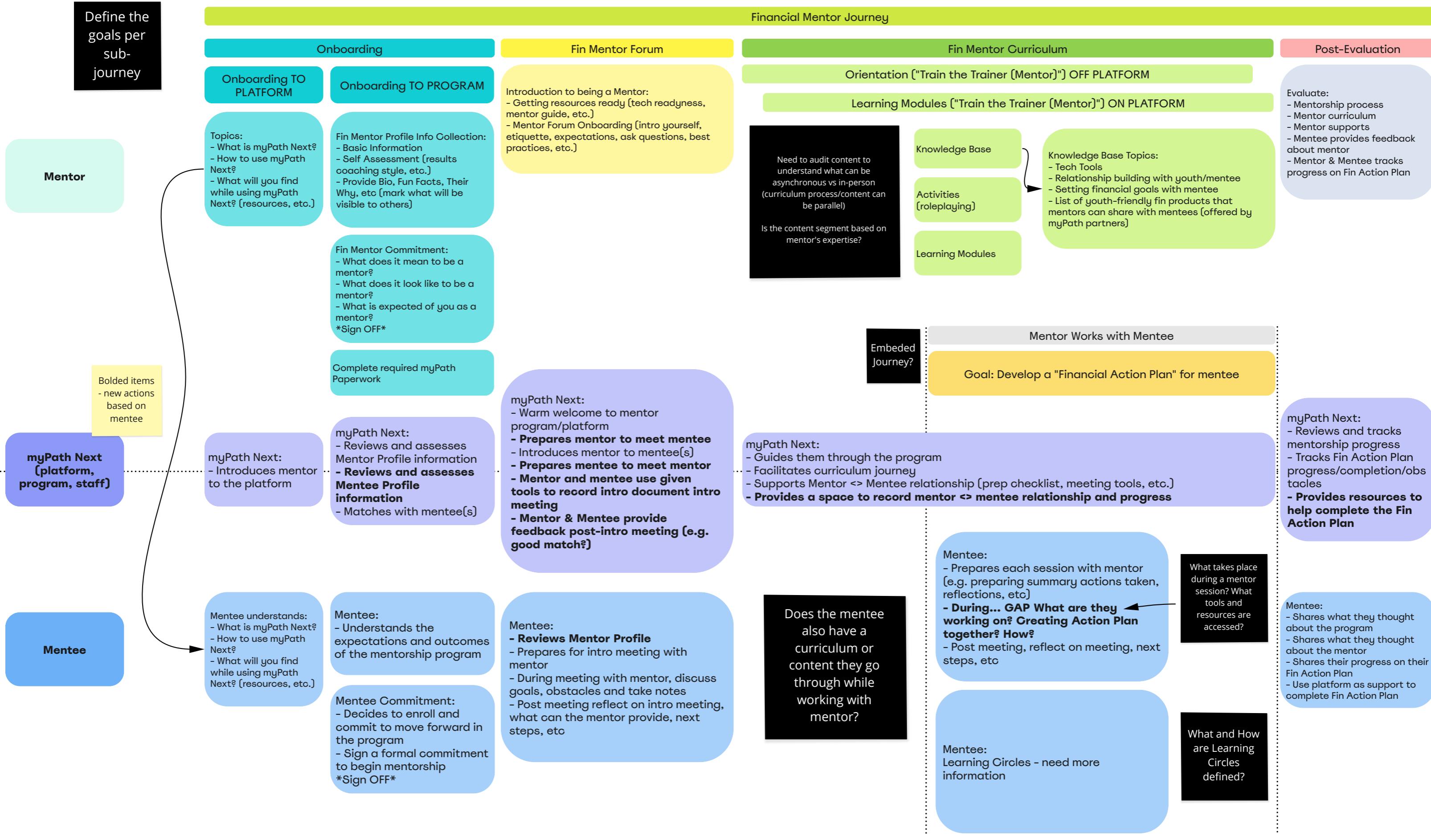
Where do mentees go outside of mentor to get help/support?

Fin Mentee Journey

Mentor Goal: Develop a relationship and help guide a young person's financial future.

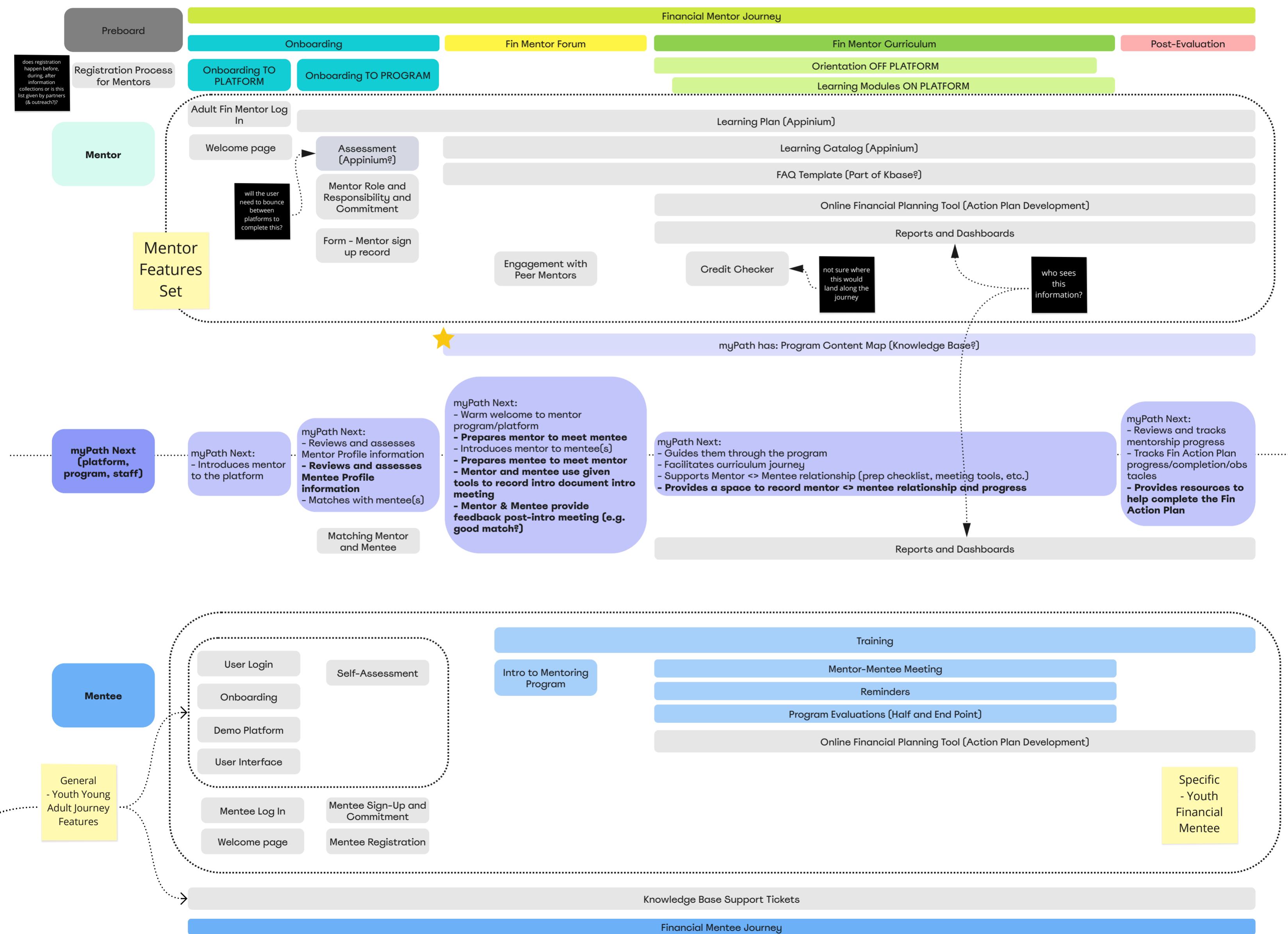
Mentee Goal: Action financial strategies and best practices to achieve their personal financial goals.

Mentorship Program Goal: Build out a "Financial Action Plan" for mentee that they successfully complete.



Journey - Esor Features

Are these all the features and functionality needed to accomplish each sub-journey goals?



Youth/YA Persona

Youth

Background

- high school, new to financial capability context
- Money management
- Basic banking
- Saving goals
- Comes through programs via a partnership program (ex. Youth Build) (ex. NP, County, national program)
- Approx 80% of myPath Programming
- start with money management, basic banking, setting savings goal

Recommend focusing on one persona here - recommend focusing on youth if they are 80% of users.

Goals

- Learn the basics of financial best practices
- Learn how the financial industry works
- Take first financial actions

Motivations

- Build good credit
- Understand the banking and financial system
- Help create a stable financial future

Obstacles

- Missing educational resources
- Missing best practices and guidance
- Don't have skills to create a strategy/roadmap

Questions for myPath?

Are there any testimonials or interviews with youth/young adults?

Young Adult

Background

- community college, starting their careers; different goals (ex. Housing, car), concerned about their credit
- Still starts with money based on an assessment of where they are
- Tends to start with credit
- Offers financial mentoring
- Comes through the program via outreach programs through a program or initiative
- Approx 20% of myPath Programming
- sometimes start with basics (Youth segment), otherwise; credit, mentors engage YA on other specific topics (debt managing, college financing, etc)

Goals

- Learn the basics of financial best practices
- Develop good credit to start making decisions about their financial future
- Create a financial strategy for managing debt/college costs

Motivations

- May feel late in getting a handle on finance knowledge
- Nervous about starting their careers, families, making big purchases/investments

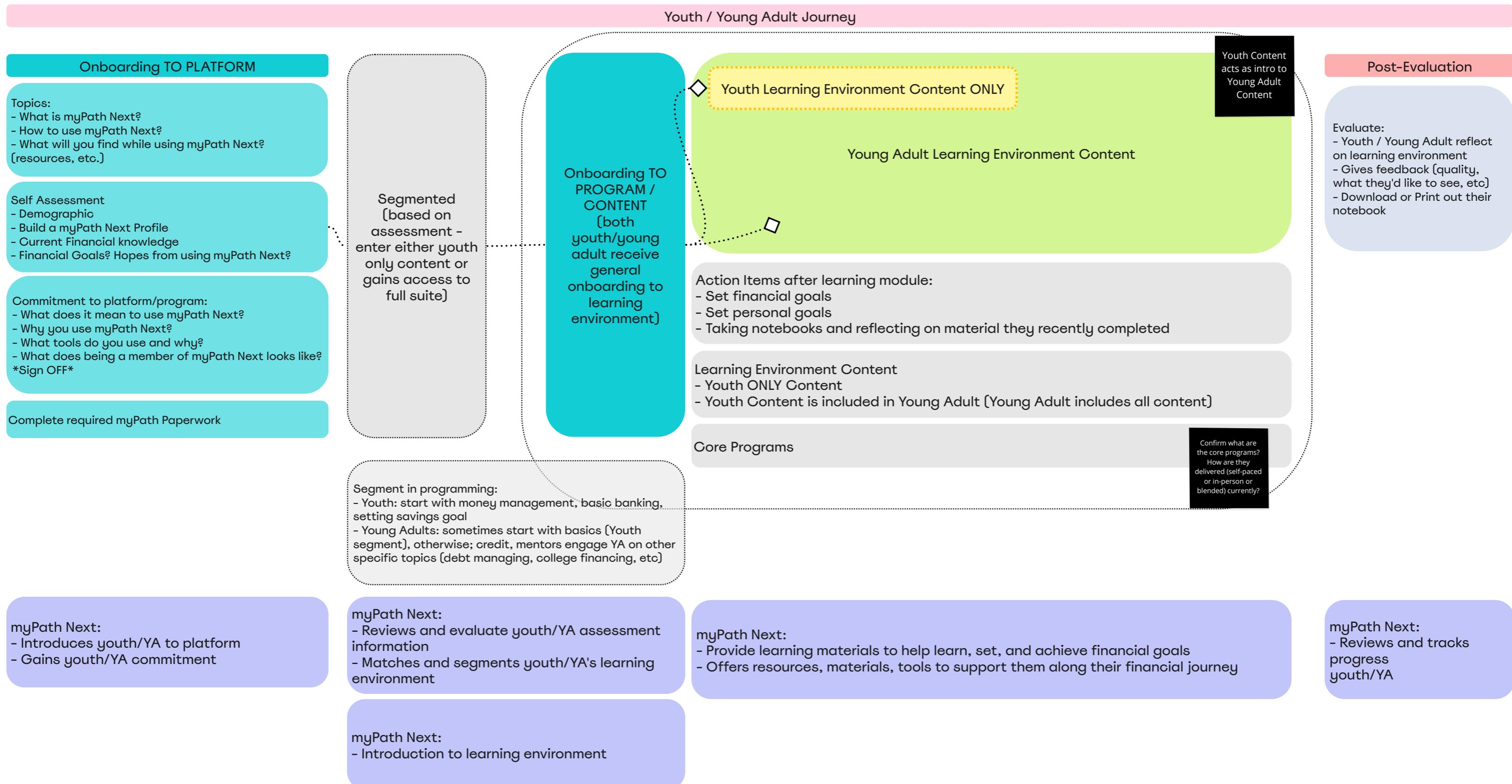
Obstacles

- Needs guidance from those who have experience, advice they can trust
- Focused on life after college, lots to navigate, finance is just another "foreign language"

Youth/YA Journey

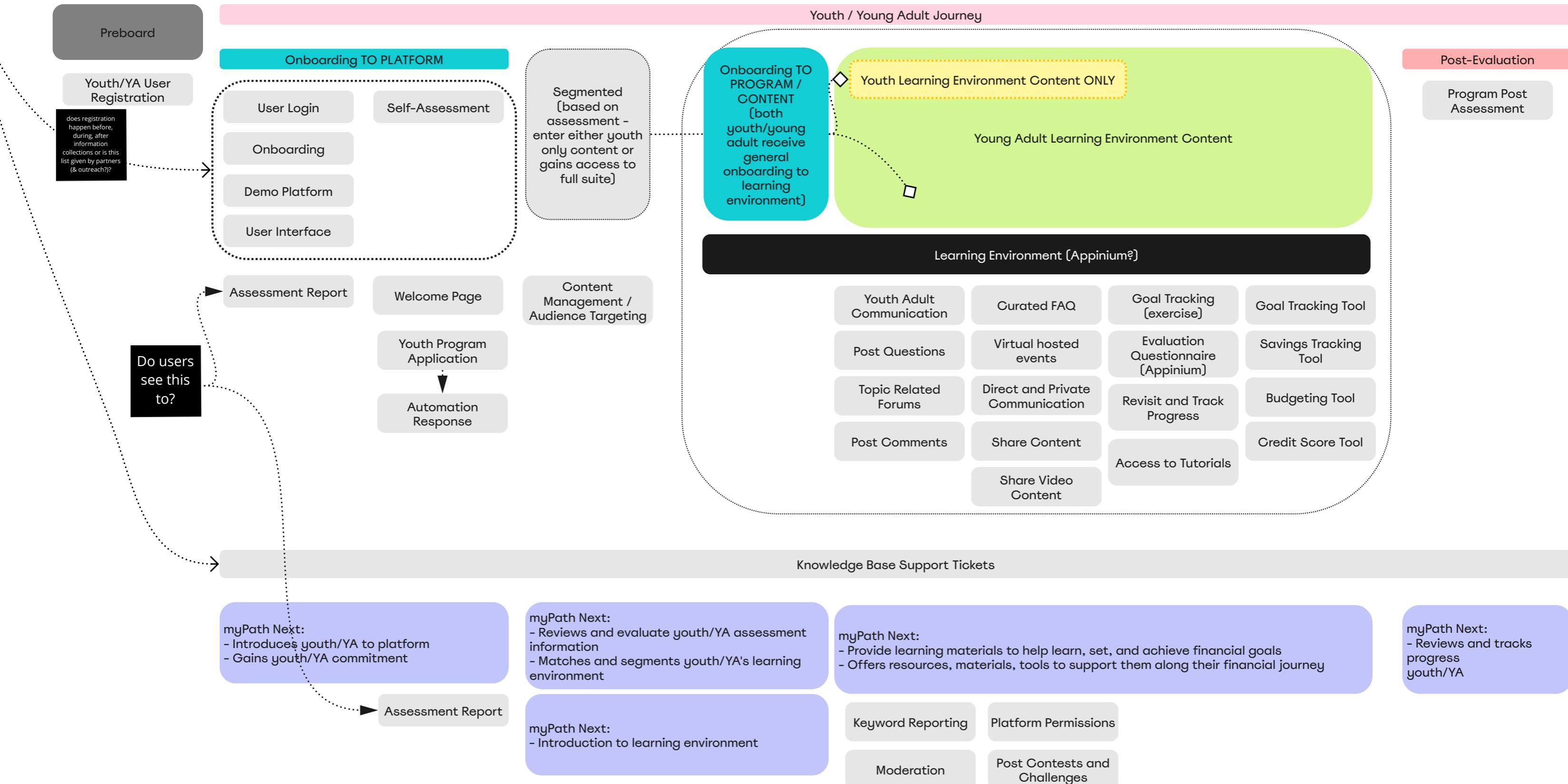
myPath Next
(identifies
either platform
or staff)

Youth / Young Adult Goal: Get answers to my financial questions and understand actions I can take to build a better financial future.



Journey - Esor Features

myPath Next
(identifies either platform or staff)



Site Facilitator Persona

Questions for myPath?

Background

- current in-house coordinator at a partner already working with youth/young adults
- Some experience with finance but might not be able to align with youth experience

Additional Notes

- based CBO (community based organization) missioned aligned with myPath
- 70 active for 2022 (at least one per cohort)
- Programming cycle touchpoints
 - connect with mypath before each cycle
 - meet regularly to discuss challenges, etc
 - end of program, lesson learned review
- Program onboarding
 - discuss the “why” for mypath and CBO leadership

Goals

- sustainable impact on their young people
- driving larger youth outcomes through financial capability

Motivations

- want to influence youth
- want youth to be successful

Obstacles

- lack of financial knowledge
- limited resources
- resistance to mypath way
- may lack confidence in delivering myPath’s model

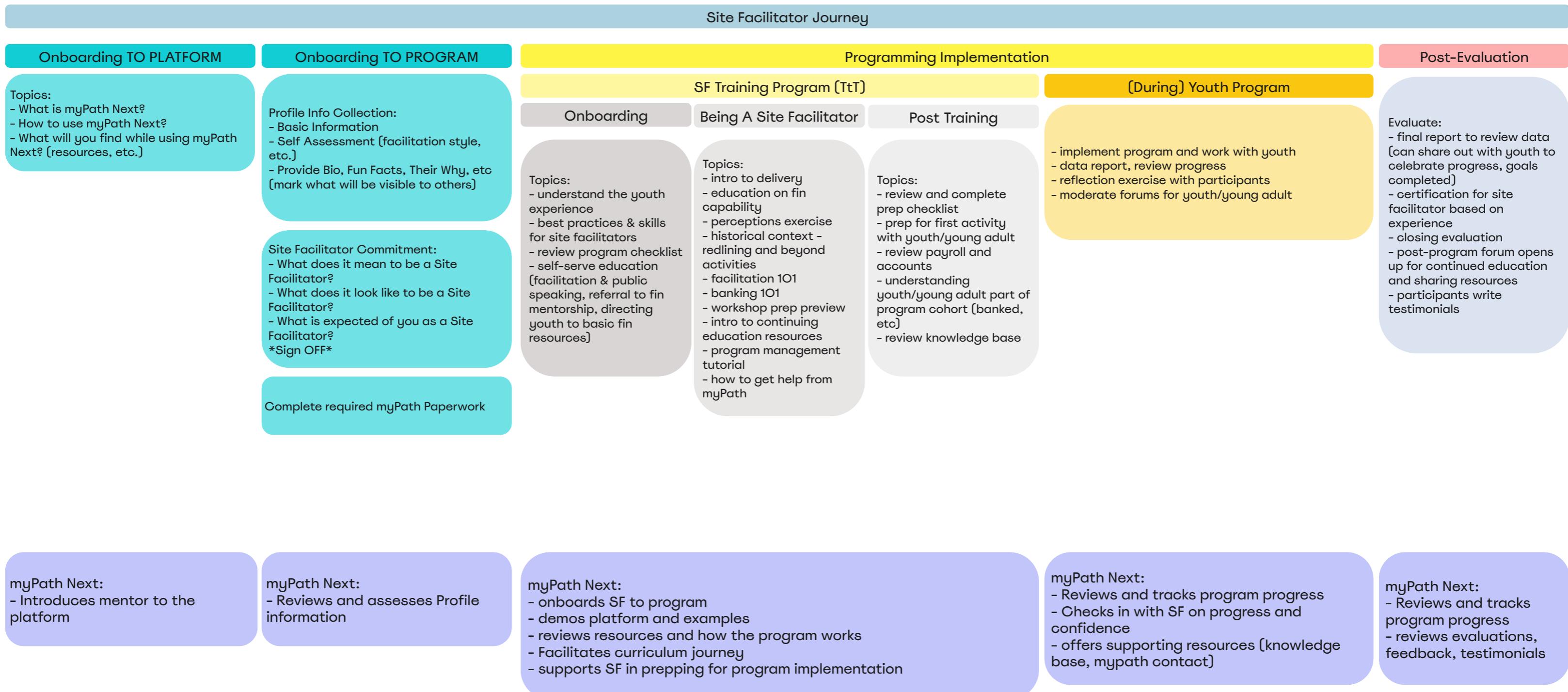
Is there any more data or information around "who" site facilitators are?

Are there testimonials from youth we can read about site facilitators?

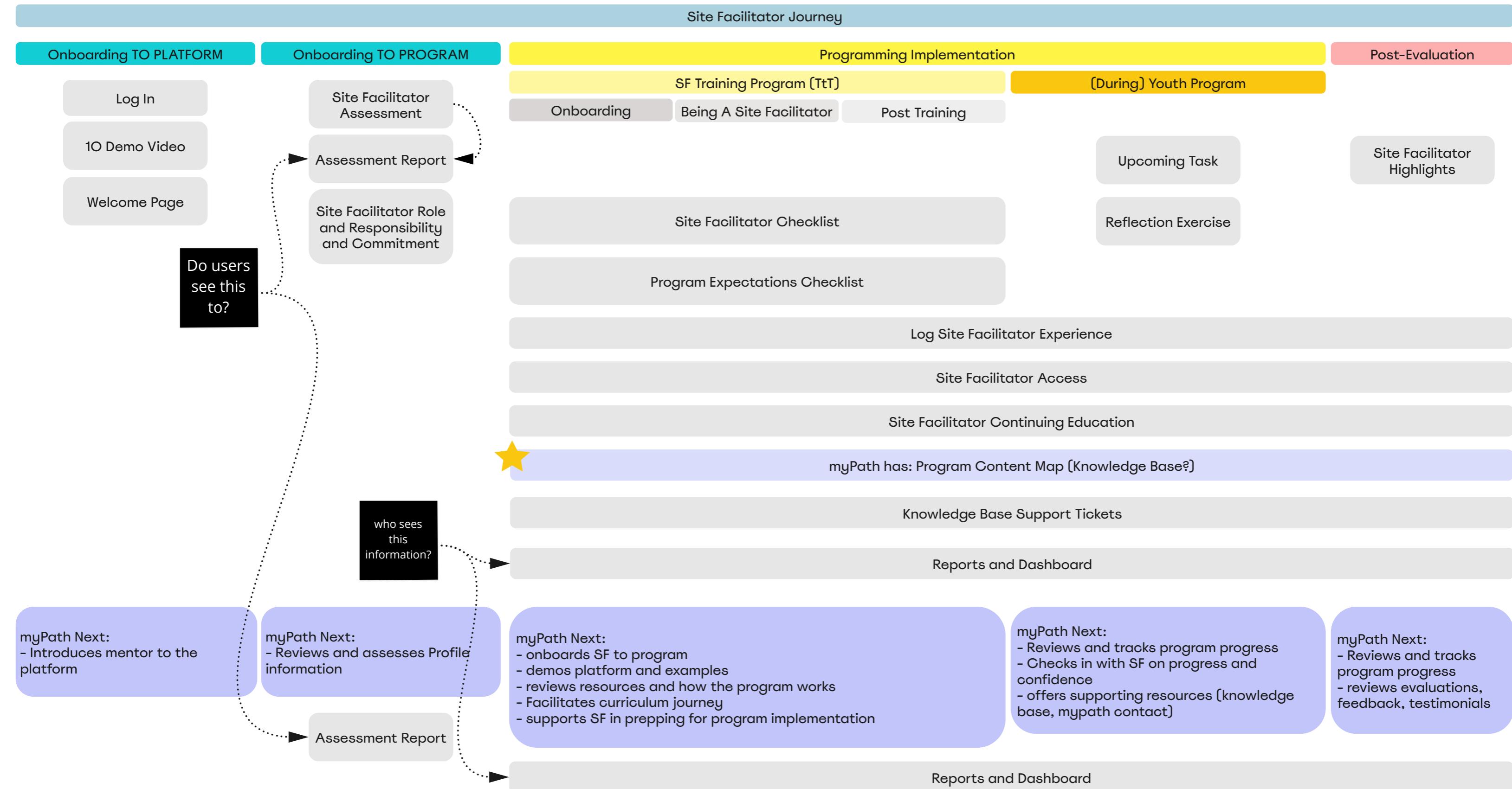
Any surveys or evaluations from SF about programming and experience?

Site Facilitator Journey

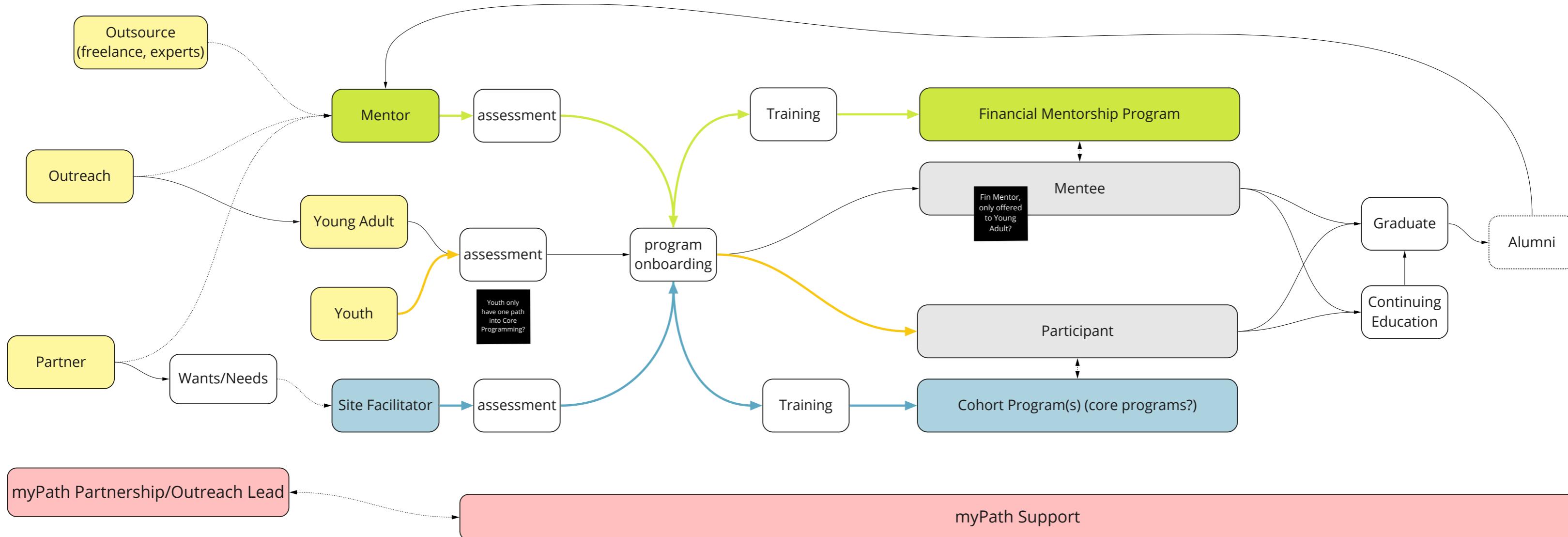
Site Facilitator Goal: blank



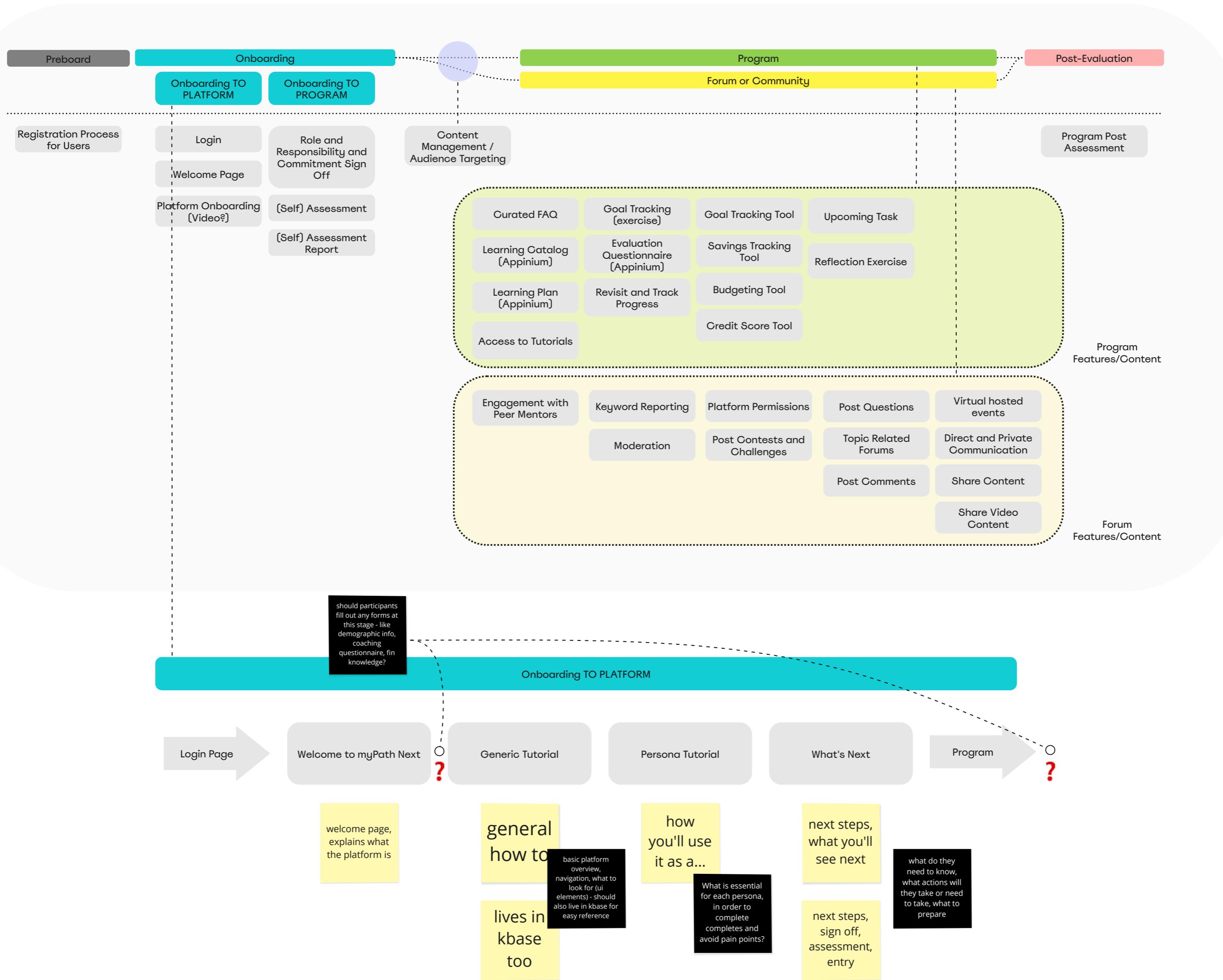
Journey - Esor Features



Programming Flow Overview Draft



Common Flow Draft





2022 myPath Program Audit



A synthesis of insights and recommendations to develop Hunley's Consultant Academy, based on workshops conducted by Montage Learning.

Press Record

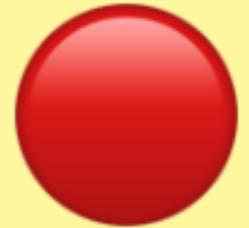


Table of Contents

what is the next step? clear framework what do we do next?

parallel systems? where does content live?

learning plan, self-serve and ILT end with survey (LES)

appinium reporting? cohorts/individuals/group cohorts

learning plan: parallel tracks based on programming

integration with experience cloud? segmentation of users and how do communications work

what are staff doing? admin of appinium/programs

example? user story, prototyping

Items

1. Mission Statement
2. Streamline Program Phases
3. Blended Learning Breakdown Examples
4. Audit Summary
5. Persona Review
6. Program Audit Boards



Mission Statement

What is our goal?

myPath needs to translate programs to a new platform in order to efficiently deliver **AND** scale their programming **BUT** it is difficult to ensure that myPath's mission and vision for each program is supported by the new platform **THEREFORE** a blended approach of self-serve learning with a focus on hands-on activities driven to enhance or further the content as a primary focus.

Montage uses the And, But, Therefore (ABT) model (developed by Randy Olson) to frame a goal, problem or obstacle in a story format.

01



Streamline Program Phases

Streamline programs by phases for better understanding and implementation.
Programs are broken down into 4 phases.

Onboarding (PreReq)

Onboard youth and facilitators and mentors to mypath programming.

Includes:

- About myPath
- Historical Context
- Curriculum overviews

Blended Programming

Move extensive information into a self-serve module or knowledge base or glossaries.

Make more use of the time spent in-person using activities to reinforce skills needed to implement programming or as youth deep dives

Implementation Tookits

Supports like facilitator guides, mentor best practices, question and activity banks to take sessions further - agenda templates, notes templates for both facilitator and youth

Program specific tools and best practices, like coaching best practices for mentoring, etc.

Continuing Education

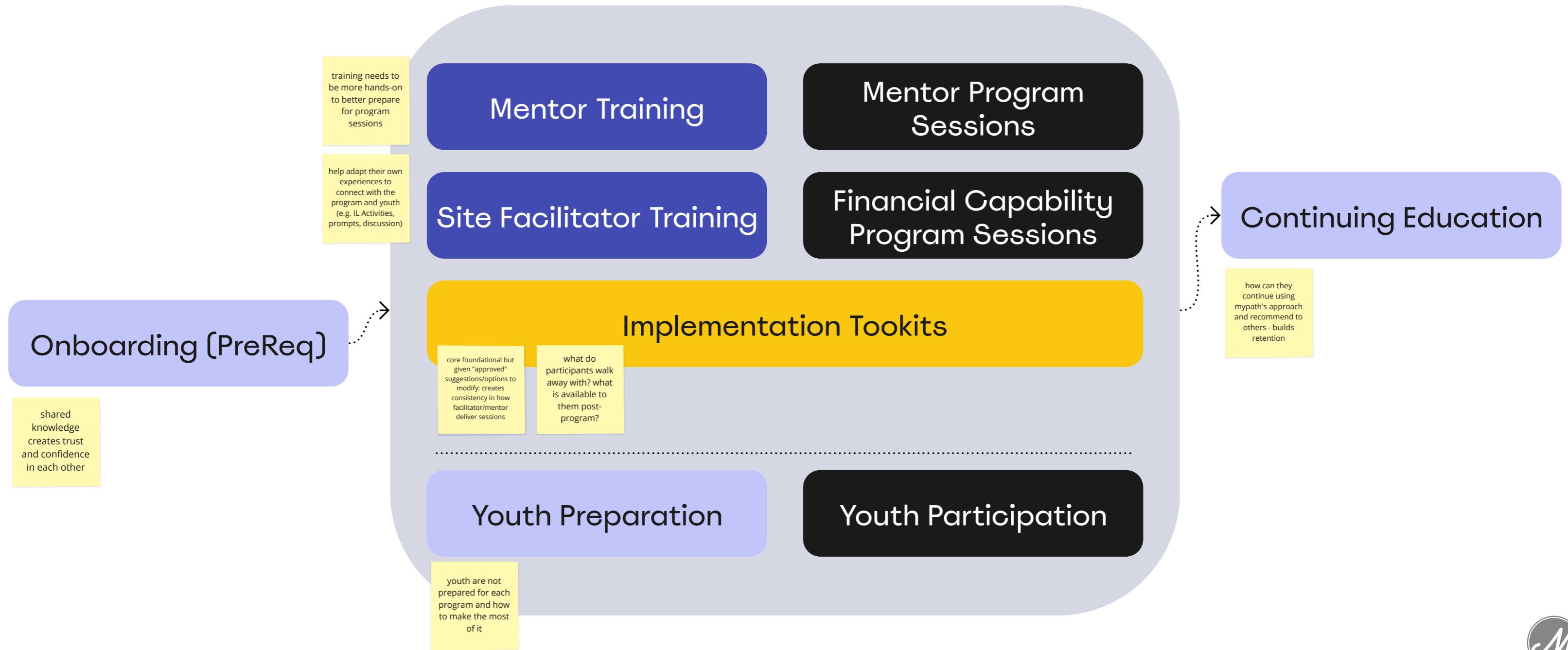
What do facilitators, mentors, youth walkaway with as supports to continue their financial capability journey

02



Streamline Program Phases

What might the program flow look like?



Audit Summary

Site Facilitator - Financial Capability Program

Goal: Create a shared foundation of knowledge between youth/young adult and facilitators that can be enhanced through in-person sessions.

Create prework modules so time spent with MyPath Facilitator focuses on building confidence in delivering course

Create a Facilitator Guide to support facilitator through content and activities

Create repository of activities with instructions

Program Training

Savings

Credit

Asset Recommendations

Glossary of definitions and resources

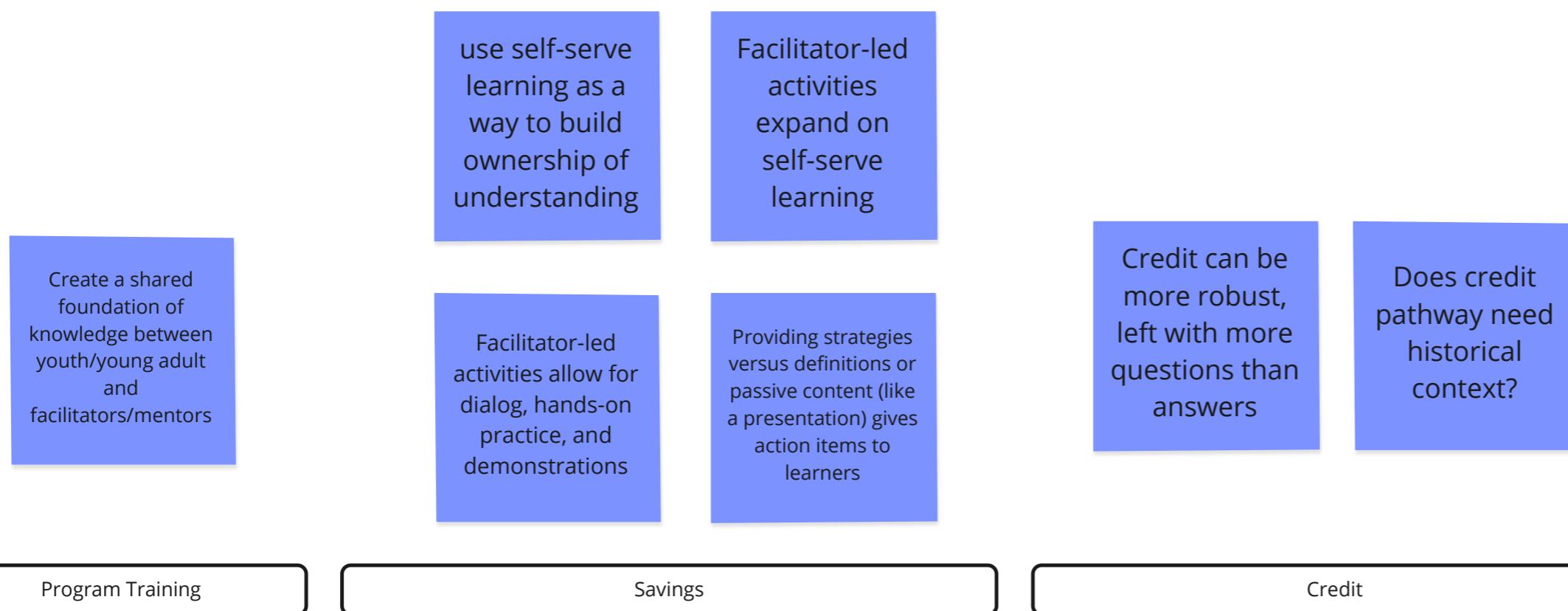
04



Audit Summary

Youth/Young Adult - Financial Capability Program

Goal: Create a shared foundation of knowledge between youth/young adult and facilitators that can be enhanced through in-person sessions.



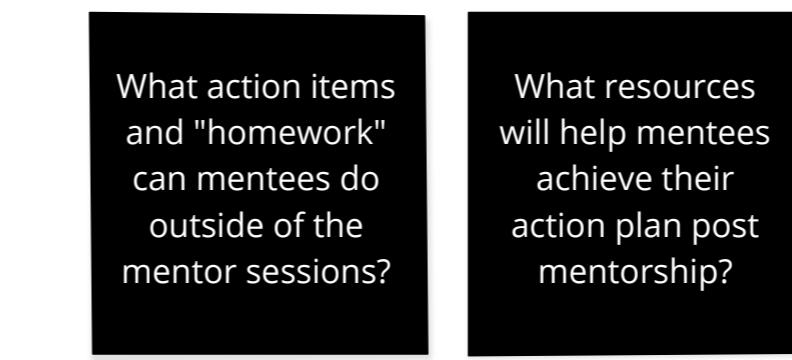
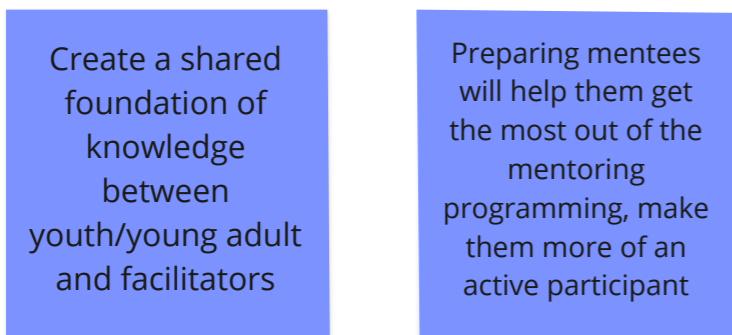
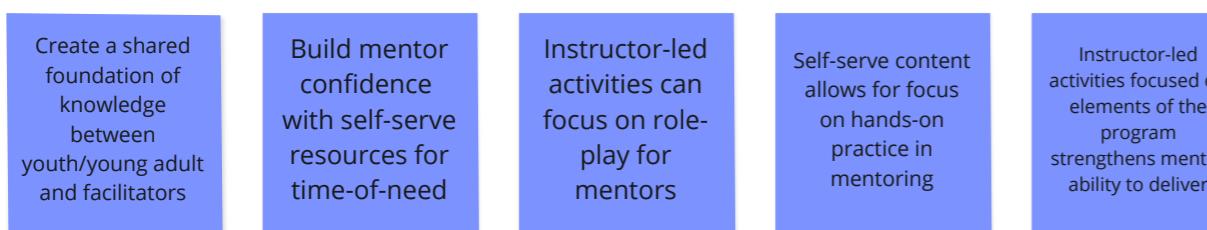
Toolkit Recommendations



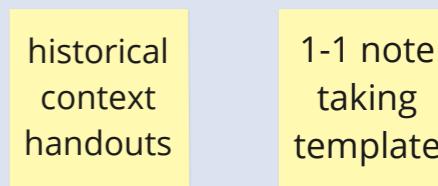
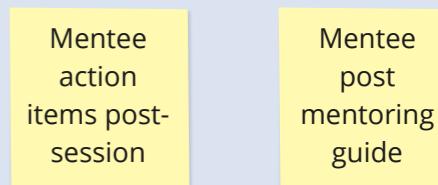
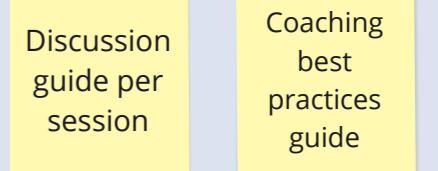
Audit Summary

Mentorship Program

Goal: Build mentor confidence with in-time-of-need materials and active training sessions, allowing mentors and mentees to focus on building a relationship and an action plan.



Toolkit Recommendations



Streamline Program Phases

How do the 4 phases overlap and support each other?

Onboarding (PreReq)

Blended Programming

Continuing Education

Implementation Tookits

about mypath

learner review topic in self-serve platform, reviews information and may perform an action item or prepare something for next session

historical context

during session, facilitator/mentor guides a discussion around self-serve material, but provides a hands-on activity to enhance learning

program previews/overviews

access to toolkits

toolkits (for both facilitator and youth) based on program topics (how to run activities per topic, discussion guides, program informational aids, etc)

check-in after programs, continued access to platform

newsletter, current events about financial news

learning forums, trending topics and how are things going?

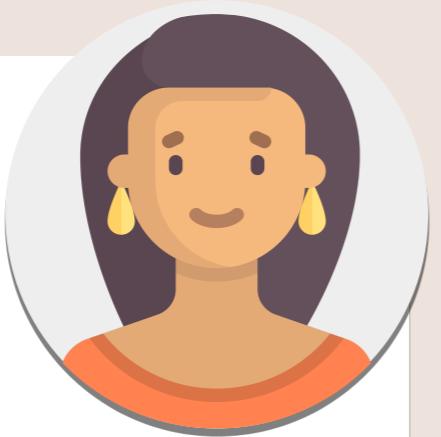
toolkits post programming, resources to leverage that expand and continue program



Fin Mentor Persona

Questions for myPath?

Note: Financial Mentoring as part of the Financial Capability program is not fully realized so this persona was backlogged.



Lauren
Financial Mentor

Background

- Has her own financial stories and difficulties she wants to be able to share with others to help them avoid
- May be less open to alternative financial education programs or processes because she uses a specific process already at her place of work that she has seen results from

Goals

- Remove barriers and provide multiple pathways for youth to financial freedom
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Motivations

- Be an ally and advocate for youth as they go through their own financial journey
- Ensure youth have the financial knowledge and resources to reach their goals
- Seeing the outcomes of the program - e.g. youth improve credit score post program

Obstacles

- It is difficult to add additional content and model to an existing programming
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- Providing timely and appropriate resources for youth and specific/critical stages in their financial journey
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Why do they want to be a mentor?

How do mentors get help or support along their journey?

What resources do myPath mentors need to be successful?

What types of experts typically want to be mentors? What expertise do they have?

05

Fin Mentee Persona

Questions for myPath?

Background

- Basic financial fundamentals but looking to learn more
- Has a lot of questions about the financial system
- Curious about specific areas of the financial system
- Already started trying to save, build credit, etc

Eligibility for Mentor Program

Must be 18+, representative of BIPOC communities, and have access to internet

Youth are ineligible to participate in mentoring:

- if they are under 18
- the mentor may evaluate the assessment report to see if they are ready for the program, if not they can be recommended for the Savings education or Credit based on the evaluation (in this case the Mentor can act as a Site Facilitator based on their knowledge of the Young Adult's needs)

Goals

I want to learn more about:

- saving strategies
- improve credit
- understand investing
- improve financial confidence
- develop financial stability
- see what the program offers
- strengthen financial knowledge

Shift in financial behavior and confidence that leads to independence in financial decision making, completion of action plan

Motivations

- Understand and improve my credit
- Build financial freedom for myself
- Develop a budget and stick to it

Obstacles

- No opportunities to financial education and tools
- Doesn't know next steps or best practices after trying something
- Needs support in creating a long-term financial strategy

Relationship with Mentor

Safety/security procedures and virtual engagement strategies established by myPath

Supports

Outside of Mentor: Mentee can communicate with MyPath Staff or Agency they may have been recruited from

What does success look like for mentee?

What guidelines are available for mentor/mentee interactions?

What is the criteria to be a mentee?

What resources are currently available to mentee (myPath and not myPath-related)?

Where do mentees go outside of mentor to get help/support?

05

Youth/YA Persona

Questions for myPath?

Youth

Background

- high school, new to financial capability context
- Money management
- Basic banking
- Saving goals
- Comes through programs via a partnership program (ex. Youth Build) (ex. NP, County, national program)
- Approx 80% of myPath Programming
- start with money management, basic banking, setting savings goal

Goals

- Learn the basics of financial best practices
- Learn how the financial industry works
- Take first financial actions

Motivations

- Build good credit
- Understand the banking and financial system
- Help create a stable financial future

Obstacles

- Missing educational resources
- Missing best practices and guidance
- Don't have skills to create a strategy/roadmap

Are there any testimonials or interviews with youth/young adults?

Revise and iterate programs based on youth/young adult needs surfacing in surveys

Young Adult

Background

- community college, starting their careers; different goals (ex. Housing, car), concerned about their credit
- Still starts with money based on an assessment of where they are
- Tends to start with credit
- Offers financial mentoring
- Comes through the program via outreach programs through a program or initiative
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Goals

- Learn the basics of financial best practices
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- Create a financial strategy for managing debt/college costs

Motivations

- May feel late in getting a handle on finance knowledge
- Nervous about starting their careers, families, making big purchases/investments

Obstacles

- Needs guidance from those who have experience, advice they can trust
- Focused on life after college, lots to navigate, finance is just another "foreign language"

05

Site Facilitator Persona

Questions for myPath?

Background

- current in-house coordinator at a partner already working with youth/young adults
- Some experience with finance but might not be able to align with youth experience

Additional Notes

- based CBO (community based organization) missioned aligned with myPath
- 70 active for 2022 (at least one per cohort)
- Programming cycle touchpoints
 - connect with mypath before each cycle
 - meet regularly to discuss challenges, etc
 - end of program, lesson learned review
- Program onboarding
 - discuss the “why” for mypath and CBO leadership

Goals

- sustainable impact on their young people
- driving larger youth outcomes through financial capability

Motivations

- want to influence youth
- want youth to be successful

Obstacles

- lack of financial knowledge
- limited resources
- resistance to mypath way
- may lack confidence in delivering myPath’s model

Is there any more data or information around "who" site facilitators are?

Are there testimonials from youth we can read about site facilitators?

Any surveys or evaluations from SF about programming and experience?

05

Feedback

Follow up Questions

"We want to move from a more prescriptive to a less prescriptive format"

"Need to figure out how to curate and how they can access self-serve based on some of the indicators we get from their initial assessment or key points of information they share throughout the system as they go."

"How would that impact the young person's journey in the system? How many attempts do they get? Don't want to be punitive or cancel people out. Some strong concern about extremely vulnerable youth getting frustrated and not coming back they didn't complete something correctly. How do we give them aid as if we were in person?"

What does this mean to/for myPath?

What might this look like?

Are these indicators/criteria of users documented?

How would you group different users?

How do you define assessments?

How do you define tollgates?

How are assessments and tollgates different for implementors vs participants?

What barriers might youth face?

"Onboarding should be customized for various audiences, various creative ways of reaching them with similar material"

"Some consensus (though further discussion needed) want to design the self-serve so that it's great if they do it, but if don't can still move onto the next section."

"Newark has young money managers who do the facilitating – how do you create a plan that includes multi-faceted programs"

"Organizational supports (outside of Fin. cap program) – e.g. Loraina's certification series that she previously led (also found in the documents inventory on Google Drive). Many staff didn't understand payroll and how decisions were made, and what questions to ask to convince their staff to make adjustments. This series helped with that. It was a deeper dive around areas that we traditionally don't have time to go in Fin Cap training/program."

Why does onboarding need to be customized per audience/program?

Does this mean that no tollgates or barriers are needed to move onto next piece of content?

Does this mean no assessments or tollgates to completion?

What does a multi-faceted program mean? What does it look like?

Certifications, deep dives - how do these currently work?



Feedback

Themes

Strategy

Blended approach in LMS, look and feel

Customization per audience

Assessment and criteria per audience segment

NEED: planned assessment and understanding of why customization is needed

Assessments and Tollgates

Completed in different ways: individually, peer groups, instructor-led

Barriers to completing in timely manner

Allow users to move on even if not everything is completed

What barriers are known?

What assessments/tollgates are appropriate to record progress?

Onboarding to Programs

Content available to all programs

Historical context: 101 vs 102 or intro via LMS, with custom hands-on

Introduction to myPath, what is needed

Special intro to programs for Youth: the "why", what do they get out of it

Onboarding Outline per content topic aligned with audience
How are programs currently customized per group?

Toolkits

Outline supports, taxonomy of supports per program or audience

how-tos (e.g. using the LMS)

Program supports

templates

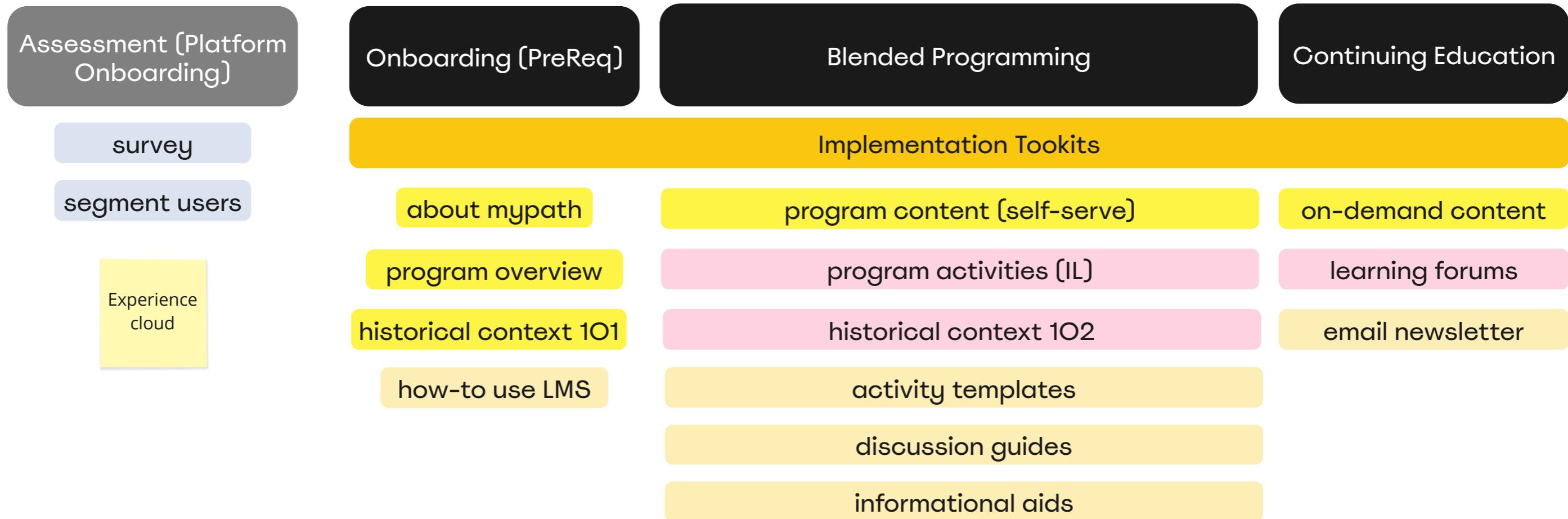
Taxonomy of toolkits (supports) currently available or needed per program per audience



Revised Program Phases

How do the 4 phases overlap and support each other?

- self-serve
- hands-on/IL
- toolkits/supports



Backlog (may or may not be a good fit for LMS)

Reflection log

On demand
mentoring

Sentiment surveys



Next Steps

Recommendations in moving forward

1

Prototype

2

Curriculum Customization Criteria

3

Onboarding

4

Programs

Build a session shell, per program, in Appinium using blended approach. This will help understand the look and feel of this approach

What is the criteria used to customize curriculum per users/cohort? This will help understand where/how changes or additions are made to content (how much customization does a program really get? why move from a more prescriptive to a less prescriptive format?)

Review and create:

1. About myPath: create content outline
2. Program(s) Overview: what to include to introduce each program, create content outline
3. Historical Context 101: what does everyone need to know? create content outline

Ask for each item, which user segment? does it need customization a segment?

Capture each program using Service Design model and create prototype session to test

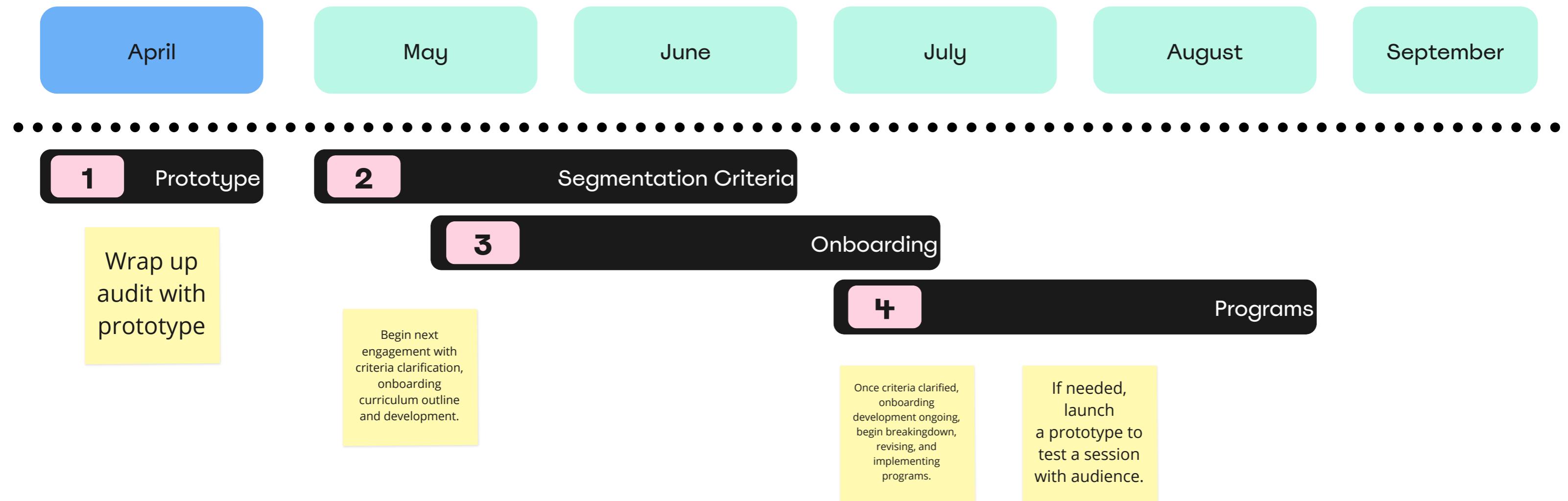
Program Stage	Goal
Facilitator/Mentor	Actions
myPath	Actions
Youth/YA	Actions
Content	Structure
Toolkit Ideas	Supports

Post-capture, revise "Content" into blended model - breakdown into self-serve VS IL



Next Steps

Proposed timeline



Fin Mentee Persona

Background

- Basic financial fundamentals but looking to learn more
- Has a lot of questions about the financial system
- Curious about specific areas of the financial system
- Already started trying to save, build credit, etc

Eligibility for Mentor Program

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Youth are ineligible to participate in mentoring:

- if they are under 18
- the mentor may evaluate the assessment report to see if they are ready for the program, if not they can be recommended for the Savings education or Credit based on the evaluation (in this case the Mentor can act as a Site Facilitator based on their knowledge of the Young Adult's needs)

Goals

I want to learn more about:

- saving strategies
- improve credit
- understand investing
- improve financial confidence
- develop financial stability
- see what the program offers
- strengthen financial knowledge

Shift in financial behavior and confidence that leads to independence in financial decision making, completion of action plan

Motivations

- Understand and improve my credit
- Build financial freedom for myself
- Develop a budget and stick to it

Obstacles

- No opportunities to financial education and tools
- Doesn't know next steps or best practices after trying something
- Needs support in creating a long-term financial strategy

Relationship with Mentor

Safety/security procedures and virtual engagement strategies established by myPath

Supports

Outside of Mentor: Mentee can communicate with MyPath Staff or Agency they may have been recruited from

What does a successful journey for a mentee look like?

Fin Mentor Persona

Note: Financial Mentoring as part of the Financial Capability program is not fully realized so this persona was backlogged.



Lauren
Financial Mentor

Background

- Has her own financial stories and difficulties she wants to be able to share with others to help them avoid
- May be less open to alternative financial education programs or processes because she uses a specific process already at her place of work that she has seen results from

Background

those who have a youth development background, those with ability to support with debt alleviation, those who have financial education background, those wanting to serve the youth of their community (typically those who want to give back)

Sourcing Background for Mentors

- Anywhere the coach is certified from, in our case AFCPE (if they are AFC or FFC certified). Sage Financials is another coaching community where FFC are sourced.
- Ideally we would like to source coaches from the same or similar communities of youth (for increased connectedness) - this may not always be the case so also having the ability to support mentors from across the country

Goals

- Remove barriers and provide multiple pathways for youth to financial freedom
- Building rapport with young people to openly discuss financial issues and goals

Motivations

- Be an ally and advocate for youth as they go through their own financial journey
- Ensure youth have the financial knowledge and resources to reach their goals
- Seeing the outcomes of the program - e.g. youth improve credit score post program

Obstacles

- It is difficult to add additional content and model to an existing programming
- Afraid to steer youth in the wrong direction when making major financial decisions
- Providing timely and appropriate resources for youth and specific/critical stages in their financial journey
- Difficulty finding a way to build the relationships with some youth

Skillset

- Effective communication (both verbal and non verbal), growth mindset, empathy, adaptability, effective listening, reflective listening, provide feedback, effective questioning, build rapport/ relationship, intuitive, observant
- Foundational financial coaching concepts and ability to teach these concepts to a client, ability to use technology for virtual engagement and track data

Successful Journey for Mentor

- 1) Mentor is selected to be part of MP FM
- 2) Mentor is onboarded: Logistics, access to teach, security policies and procedures, media release, confidentiality form. **create persona**,
- etc.
- 3) Financial Mentor is trained by MyPath
- 4) Mentors have ability to reach out for additional support and technical assistance
- 5) Mentors engage mentees (1 on 1)
- 6) Mentors reflect on process by inputting data
- 7) Mentors participate in evaluation process at end of program

what does
create
persona
mean?

Motivations

- surfacing more of how can they expand their coaching practice and clientele to serve youth, as MP is the leader in servicing youth with their financial needs
- be part of addressing a national issue of wealth inequity, prevention based approach as opposed to intervention, youth bring new learning and themes like crypto to the space

Supports

- Help through existing coaching network (coaching debrief, coach to coach support), online coaching forums
- MyPath provides toolbox of resources and activities that can be utilized to advance mentoring engagement, potential for mentor learning circles, Mentor Training LMS, request for TA from MyPath or other coaches

myPath Materials

- understanding of MyPaths historical impact, clarity of Financial Mentoring Model, awareness of internal/external resources
- credit checker, financial action plans and relative tools like calculators, expense trackers, budget templates, etc.

Criteria to be a Mentor

- Ability to demonstrate foundational financial knowledge
- Certified or in process of obtaining certification to be a financial coach/mentor

Information needed for Program Mentor Profile

- Qualifications, youth experience, certification or working towards certification, desire to serve youth, background in coaching, information on who they are as person (likes, hobbies, interest)
- adding: focus of expertise, managing debt, building credit, building budget, Geography.

Site Facilitator Persona

Background

- current in-house coordinator at a partner already working with youth/young adults
- Some experience with finance but might not be able to align with youth experience

Additional Notes

- based CBO (community based organization) missioned aligned with myPath
- 70 active for 2022 (at least one per cohort)
- Programming cycle touchpoints
 - connect with mypath before each cycle
 - meet regularly to discuss challenges, etc
 - end of program, lesson learned review
- Program onboarding
 - discuss the “why” for mypath and CBO leadership

Goals

- sustainable impact on their young people
- driving larger youth outcomes through financial capability
- contribute to organization's shift around financial capability
- take lessons learned to next opportunity

Motivations

- want to influence youth
- want youth to be successful

Obstacles

- lack of financial knowledge
- may be uncomfortable facilitating money talks
- limited resources
- resistance to mypath way
- may lack confidence in delivering myPath's model
- confidence using technology
- understanding myPath organization and mission
- confidence in how to motivate youth in understanding the importance of banking

What does a successful journey for a site facilitator look like?

Youth/YA Persona

Youth

Background

- high school, new to financial capability context
- Money management
- Basic banking
- Saving goals
- Comes through programs via a partnership program (ex. Youth Build) (ex. NP, County, national program)
- A lot of variance in youth - Sexually exploited youth all the way to youth who are going to jump into high paying jobs
- Approx 80% of myPath Programming
- start with money management, basic banking, setting savings goal

Goals

- Learn the basics of financial best practices
- Learn how the financial industry works
- Take first financial actions

Motivations

- Build good credit
- Understand the banking and financial system
- Help create a stable financial future
- begin journey towards a career

Obstacles

- Missing educational resources
- Missing best practices and guidance
- Don't have skills to create a strategy/roadmap

What does a successful journey for youth/YA look like?

Obstacles for both

- Get paid by check so go to check cashing line
- I don't have support outside of MyPath around finances
- Don't have direct deposit at my worksite (often the case for young people, this is something MyPath tries to get agencies to adopt)

Young Adult

Background

- community college, starting their careers; different goals (ex. Housing, car), concerned about their credit
- Still starts with money based on an assessment of where they are
- Tends to start with credit
- Offers financial mentoring
- Comes through the program via outreach programs through a program or initiative
- Approx 20% of myPath Programming
- sometimes start with basics (Youth segment), otherwise; credit, mentors engage YA on other specific topics (debt managing, college financing, etc)

Goals

- Learn the basics of financial best practices
- Develop good credit to start making decisions about their financial future
- Create a financial strategy for managing debt/college costs
- attend college
- transit to job

Motivations

- May feel late in getting a handle on finance knowledge
- Nervous about starting their careers, families, making big purchases/investments

Obstacles

- Needs guidance from those who have experience, advice they can trust
- Focused on life after college, lots to navigate, finance is just another "foreign language"