

From Good Intentions to Good Outcomes

*A Practical Guide for Helping Young People
Move from Subsistence to Prosperity*

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A Note from Bill

I have spent more than twenty years in financial capability and workforce development. I have run programs, built partnerships, trained practitioners, led a state coalition, and sat across the table from families in some genuinely hard circumstances. And I have learned one thing with more certainty than almost anything else: good intentions are not enough.

This is not a criticism of the people doing this work. Most of them are remarkable. They show up for young people in ways that no spreadsheet can capture and no grant report will ever credit. But intentions alone do not produce outcomes. Outcomes require something more. They require formation.

Formation is the word I keep coming back to. It is older than our field, older than our profession, older than the entire social services sector. Formation is what happens when a young person internalizes something. Not just learns it. Internalizes it. When the habit becomes theirs. When the standard becomes theirs. When the expectation becomes theirs.

You cannot hand that to someone. You can build an environment where it is more likely to happen. You can create relationships where it is more likely to take root. You can set expectations high enough that young people are pressed to rise toward them, and then stay present enough to catch them when they stumble.

That is what this guide is about. Not a curriculum. Not a theory. A way of thinking about the work that takes human development seriously while staying practical about what actually moves people forward.

If something in here starts a conversation, challenges an assumption, or helps a team take a harder look at how it is working, I will consider this worth writing.

Bill Mills

Chief Prosperity Officer, My True Prosperity

The Core Problem: Why Good Intentions Often Fall Short

Every year, thousands of programs designed to help young people enter the workforce launch, deliver services, and close. Grant reports are submitted. Participants are counted. Checkboxes are checked.

And yet the picture at the household level, across many communities facing persistent economic pressure, does not change as fast as the volume of programs would suggest it should. Why?

The honest answer is uncomfortable: we have spent decades delivering information, credentials, and services to people who needed formation, relationships, and opportunity. Those are not the same things, and the difference shows up everywhere.

Information tells you what to do. Formation shapes who you are. You can have all the information in the world and still make choices that undermine your own progress, if your habits, your expectations, your circle of influence, and your sense of what is possible for you have never shifted.

Programs can inform people. Formation, relationships, and community are what help that information take root.

This is not a criticism of the families being served. Most of them are resilient in ways that would humble anyone watching from a distance. But resilience under pressure is not the same as formation for prosperity. Surviving is a skill. Thriving requires something built over time, in relationships with people who expect more.

The disconnect in our field is this: we have built systems oriented around delivering services to people rather than building people who can use opportunity to their advantage. Those are different approaches, and they produce different results.

The programs that work, consistently and over time, are almost always the ones that feel less like programs and more like communities. Less like service delivery and more like apprenticeship. Less like assistance and more like formation.

That is not a romantic idea. It is what you see when you have been in this work long enough to watch what actually changes people.

The Multiple-Choice Mindset

In many classrooms, especially where young people have been surrounded by low expectations, watch what happens when an adult poses an open-ended question. Watch how long students wait. Watch how many look at each other, reach for their phones, or stay silent until the question is narrowed down to something answerable.

There is a name for this pattern. Call it the multiple-choice mindset.

Twelve or more years of formal education have trained many young people to believe that every problem has a set of preselected answers, and their job is to identify the right one. Not to generate answers. Not to reason through complexity. Not to sit with ambiguity until an original idea emerges. Just to recognize the correct response from a list that someone else prepared.

We trained a generation to recognize answers. We forgot to teach them to create them.

This is not a character flaw. It is a design outcome. The system was built to sort and credential, not to form independent thinkers. And for a long time that was adequate, because the economy had enough jobs that rewarded compliance and rule-following.

That economy is largely gone. The jobs that are growing are precisely the ones that require judgment, communication, initiative, and the ability to solve problems no one has preformatted for you. The multiple-choice mindset is, in that environment, not just unhelpful. It is a real liability.

Beyond the workforce, the same pattern shows up in financial decision-making. When the only habit of mind you have is waiting for options to appear, you become a consumer of financial products rather than a driver of financial outcomes. You take what is offered. You accept the default. You wait for someone to hand you a path rather than building one.

Breaking this mindset requires more than a different curriculum. It requires a different environment. One where questions are welcomed, where wrong answers are part of the process, where young people are held to real standards and given challenges that cannot be solved by circling the letter C.

That environment does not happen by accident. It has to be designed, led, modeled, and protected, especially in communities where school, home, and media are sending contradictory signals about what is expected of young people.

The Formation-First Framework

Formation-first is not a program model. It is a lens. A way of asking, before you build anything else: what needs to change inside a young person for opportunity to become prosperity?

The question matters because most programs start from the outside in. They ask: what skills does the market need, and how do we equip young people with those skills? That is a legitimate and necessary question. But it is incomplete, because it treats young people as empty vessels waiting to be filled rather than human beings whose habits, beliefs, expectations, and relationships are already shaping every choice they make.

Formation-first starts from the inside out. It asks: what does this young person believe about themselves? What do they expect from work, from money, from relationships, from the future? What habits are already operating in their life? Who is speaking into their decisions, and what are those voices telling them?

Opportunity becomes prosperity when people are prepared to recognize it, use it, and build from it.

The formation-first framework rests on four convictions:

People are not problems to be managed.

They are individuals with agency, dignity, and the capacity to change. Programs that treat participants as passive recipients of services underestimate them and, over time, teach them to underestimate themselves.

The closest relationships have the most influence.

A mentor who knows a young person's name, story, and potential will always outperform a curriculum. A community that holds high expectations and offers real accountability changes people in ways that workshops cannot.

Skills without character have a short shelf life.

Workforce readiness that stops at resume writing and interview prep will not survive the first hard conversation at a job, the first financial setback, or the first temptation to cut corners. Character is the infrastructure that skills run on.

The goal is independence, not dependence.

Every intervention should be evaluated by one question: does this make a young person more capable of navigating their own life, or more dependent on the system providing the service?

Five Principles for Moving Young People from Subsistence toward Prosperity

1

Set the Bar High and Mean It

Young people from challenging backgrounds have often spent years being told, explicitly or implicitly, what they cannot do. They have been sorted into lower tracks, enrolled in remedial programs, and surrounded by low expectations that were often presented as compassion.

High expectations are not cruelty. They are one of the most powerful forms of respect. When you hold someone to a standard and then stay present to help them reach it, you are saying something no curriculum can: I believe you are capable of more.

This requires courage from practitioners and community leaders alike. It means not accepting excuses as explanations. It means celebrating effort while still insisting on results. It means caring enough about young people to be honest with them.

2

Build Real Relationships Before Delivering Real Content

Relationship is not a precondition for programming. It is the programming. Young people who do not trust the people teaching them will not internalize what is being taught. They will comply when required and forget when released.

The most effective practitioners in this field are almost always the ones who spend disproportionate time in relationship before they spend any time in curriculum. They know who is in the room. They know what those people are carrying. They adjust, not by lowering standards, but by teaching to the whole person rather than to an abstraction of a participant.

3

Teach Thinking, Not Just Skills

Workforce readiness and financial capability programs must move beyond skills delivery. The specific technical skills taught today will be partially obsolete within five years for most fields. What does not become obsolete is the ability to think through a problem, communicate clearly, take initiative, manage relationships, and adapt under pressure.

Programs should be evaluated not only on whether participants can perform a specific task, but on whether they can explain why it matters, identify what needs to happen next, and make sound decisions when no one is watching.

4

Honor the Role of Family, Faith, and Community

Programs cannot replace the formative power of family, faith, and community. When they try, they almost always fall short. When they partner with those institutions, including local churches, mosques, and community organizations that already hold trust in the neighborhoods being served, they multiply their impact.

This means designing programs that engage parents and caregivers, not just participants. It means recognizing that a grandmother who holds a young person accountable seven days a week has more formative influence than any program operating two days a week.

Programs that position themselves as the solution will always underperform programs that position themselves as one part of a larger ecosystem of formation.

5

Celebrate Movement, Not Just Arrival

The journey from subsistence to prosperity is rarely a straight line. It involves progress and setback, growth and regression, good decisions and expensive mistakes. Programs that only celebrate final outcomes miss the chance to reinforce the habits and mindset shifts that make those outcomes last.

Celebrate the young person who, for the first time, comes back after a setback instead of disappearing. Celebrate the one who pushes back on an idea professionally rather than shutting down. Celebrate the one who opens a savings account with twelve dollars in it. Movement is evidence that formation is happening. Formation leads to outcomes. Outcomes, over time, become a life.

Reflection Questions for Practitioners and Community Leaders

These questions are designed for individual reflection or team discussion. There are no right answers. The goal is honest examination of current practice.

About your program or organization:

1. Does your program treat participants primarily as recipients of services, or as developing adults with agency? How do you know?
2. What do your intake and orientation processes communicate about what you expect of participants?
3. When a participant fails or disappears, what is the first question your team asks? Is it about the participant, or about your own design and approach?
4. Does your program have a theory of formation, or only a theory of instruction?

About relationships:

5. Who in your program knows each participant by name and story, not just by ID number?
6. What is the average number of caring adults in a participant's life outside of your program? Do you know?
7. How are you building relationships with families and community institutions rather than operating separately from them?

About outcomes:

8. If you could only measure one thing about a participant's progress, and it could not be a credential or a placement, what would you measure?
9. Three years after a participant leaves your program, what do you want to be true about how they think and live? Are your current activities building toward that?
10. What is the honest gap between your program's stated theory of change and what actually happens in the room every day?

Practical Checklist for Programs

Use this checklist to assess your program's current formation orientation. This is not a grading rubric. It is a starting point for honest conversation.

Environment and culture:

- We have clear, explicit expectations for participant behavior, attitude, and engagement.
- Our physical or virtual environment communicates high expectations, not just low barriers.
- We celebrate effort and growth, not only completion and credentials.
- We have honest, respectful conversations with participants when they fall short.

Relationships and community:

- Every participant has at least one genuine point of connection with a staff member or mentor.
- We engage with the families and communities of participants, not only participants alone.
- We connect with local faith communities, employers, and civic organizations as partners in formation.

Curriculum and instruction:

- Our curriculum asks participants to generate ideas and solve problems, not only receive information.
- We create space for honest conversation, disagreement, and authentic questions.
- We develop judgment and character alongside technical and financial skills.
- Communication, professionalism, and responsibility are core components, not add-ons.

Theory of change:

- Our program has a clear answer to: what changes inside a participant?
- We measure progress that is not reducible to credentials earned or services delivered.
- We evaluate ourselves honestly when participants do not progress or do not return.
- Our program is designed to build independence, not extend dependency.

Discussion Guide for Teams and Community Groups

This guide works for a 60 to 90 minute team meeting, board session, or partner convening. Appoint a facilitator and a note-taker. Let the conversation go where it needs to go.

Opening (10 minutes)

Ask each person to share one sentence: describe a young person you know who moved from where they were toward where they wanted to be. What was the one factor, outside of a formal program, that mattered most in that movement?

Discussion 1: The Formation Gap (20 minutes)

Read aloud: Programs can inform people. Formation, relationships, and community are what help that information take root.

Discuss: Do you agree? Where have you seen information fail to produce lasting change? Where have you seen formation succeed where information alone could not?

Discussion 2: What Are We Actually Building? (20 minutes)

Consider your program or organization's current work. What are you actually building in young people? Name it specifically. Not the skills listed in the grant proposal. What actually forms in a participant who goes through your work?

Discussion 3: The Ecosystem Question (20 minutes)

Who else in your community is doing formation work with the same young people you serve? Are those relationships collaborative or parallel? What would it look like to build a formation ecosystem rather than a set of competing programs?

Closing (10 minutes)

Each person commits to one concrete change in practice, approach, or mindset based on the conversation. Write it down. Revisit it in 30 days.

The Formation-to-Prosperity Framework

The five levels below describe the progression from subsistence toward lasting prosperity. Most programs operate at the Information level. The most effective ones work across all five.

Information	What do they know? Technical skills, financial knowledge, workforce basics. Necessary but not sufficient.
Formation	What do they believe, practice, and expect? Habits, character, mindset, and identity. The internal infrastructure.
Relationships	Who knows them, challenges them, and supports them? Mentors, family, community, faith. The relational infrastructure.
Opportunity	Where can they apply what they are becoming? Jobs, entrepreneurship, financial tools, civic participation.
Prosperity	How do they build stability, responsibility, contribution, and long-term movement? Not a destination. A direction.

Most programs start at Information and stop there. Lasting change requires movement through all five levels, with formation and relationships doing the heaviest lifting.

What Comes Next

The ideas in this guide are not new. They are older than our field, grounded in centuries of practical wisdom about human development, community, and the slow relational work of helping people move forward.

What is new is the urgency. The economy is shifting faster than most practitioners can track. The jobs available to young people who cannot think independently, communicate professionally, and manage their own resources are shrinking. The window for reaching young people with formation, not just information, has never been more important.

I am not pessimistic about this. I have seen what happens when the right program, the right mentor, and the right community converge around a young person at the right moment. The change is not incremental. It is durable in a way that no credential or placement can replicate on its own.

People are not powerless. But they need more than programs alone. They need formation, relationships, and the belief that something better is possible.

If this guide opens a conversation your team needs to have, I would be glad to help you think it through. My work through My True Prosperity spans youth workforce programming, financial capability practitioner development, community convenings, and practical technology for people doing this work every day.

You can find more at mytrueprosperity.com.

Keep building. The work matters.

About Bill Mills and My True Prosperity

Bill Mills has spent more than twenty years at the intersection of financial capability, workforce development, youth leadership, and community prosperity. He spent eight years leading the Florida Prosperity Partnership, growing it from a small network to one of the largest financial capability coalitions in the country. He has trained practitioners, produced statewide and national convenings, and built programs that have served thousands of young people and families.

His public work includes Bright Minds, a youth workforce and financial leadership program serving Central Florida that has produced alumni now attending MIT, Duke, UF, UCLA, and FAMU; FinCap Assist, a practitioner-facing technology platform; and Shift Forward, an annual conference for financial capability practitioners at shiftprosper.org.

Through My True Prosperity, he builds programs, platforms, and convenings that help young people, practitioners, and communities think for themselves, work responsibly, and move from subsistence toward prosperity.

His work is guided by a simple idea: communities need future-ready people built on time-tested foundations.

For speaking, workshops, and community convenings:

Bill is available to work with workforce organizations, educational institutions, funders, faith communities, chambers, and civic groups. Engagements range from keynote presentations to practitioner workshops to multi-session community convenings.

- Website: mytrueprosperity.com
- Conference: shiftprosper.org
- Practitioner resources: nationalfincap.org