
YOUNG ADULT / COLLEGE FACILITATOR GUIDE (Ages 18–21)

Purpose of This Guide

This guide supports facilitators delivering **Financial Independence & Life Readiness**, empowering young adults to manage finances independently and confidently.

Role of the Facilitator (Young Adult)

The Facilitator Should:

- Act as a **coach and guide**
- Encourage accountability
- Validate lived experiences
- Support independent decision-making
- Reinforce long-term thinking

Lesson Preparation Checklist

- ✓ Review adult financial scenarios
- ✓ Prepare budget and credit simulations
- ✓ Review loan and income examples
- ✓ Plan discussion structure
- ✓ Prepare assessments

Instructional Best Practices

- Use real numbers and scenarios
- Encourage self-reflection
- Discuss trade-offs honestly
- Connect finances to life goals
- Support autonomy

Trauma-Informed Considerations

- Avoid assumptions
- Respect diverse backgrounds
- Provide resources if needed
- Emphasize empowerment, not blame

Fidelity of Implementation

- Use full budgeting simulations
- Require capstone completion
- Complete pre/post assessments
- Encourage goal reviews

Success Indicators

- Participants manage budgets independently
- Improved confidence and planning
- Reduced financial anxiety
- Clear short- and long-term goals