

---

## 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