

What Kids Need to Succeed

Notes:

Learner Outcomes

Outcome #1: Participants will be able to explain what Developmental Assets are.

Outcome #2: Participants will be able to name examples of Developmental Assets.

Outcome #3: Participants will be able to describe how Developmental Assets can help kids make positive money choices.

Target Audience

Elementary-age kids (grades 3 to 6)

Materials

1. Flip chart and markers or a dry-erase board and dry-erase markers
2. Name tags (downloaded for free from the Bank It Web site), one for each participant
3. A pen or pencil for each participant
4. A kitchen timer, stopwatch, or clock to track time
5. Evaluation Pretest #1-LI-E for each participant
6. Evaluation Posttest #1-LI-E for each participant
7. Take-Home Notes #1-LI-E for each participant
8. Optional: PowerPoint Presentation PDF #1-LI-E
9. Optional: Handout #1-LI-E for each participant

Timing

1 hour

Want more background and training tips? See the free, downloadable Bank It Elementary Quick Start Leader's Guide at www.bankit.com.

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Notes:

1. Welcome and Overview (5 minutes)

Arrive early. We highly recommend that you use the optional PowerPoint Presentation PDF and the optional handout. Both will greatly enhance your session. If you're using the PowerPoint Presentation PDF, show the "Welcome to Bank It" slide as participants enter the room.

Greet participants individually and learn their names as they arrive. Have them create a name tag with their first name only.

Give participants either a pen or pencil. Have them sit in clusters of about four people. If possible, have them sit at tables. Then welcome the whole group to the session.

Say: Welcome to Bank It. Bank It delivers real-world financial topics and tools for kids and parents that make it easier to understand, talk about, and manage money. Bank It was developed by Capital One and Search Institute. I'm glad each one of you is here.

Today we will focus on what kids need to succeed, and we plan on meeting three goals. One: By the end of this session, you will be able to explain what Developmental Assets are. Two: You will be able to name examples of Developmental Assets. Three: You will be able to describe how Developmental Assets can help kids make positive money choices.

If this session is not the first session you're presenting to this group, consider briefly discussing the challenge you may have given participants at the end of your previous session.

2. Pretest and Activity (15 minutes)

Say: The first activity we'll do is a short pretest. The pretest has only six questions, and I don't want you to worry about how well you'll do on it. We'll take this exact test again at the end of our session after we have learned about the money concepts.

What matters most is how much you learn and how well you do on the test at the end of our session, not on how well you do on this test.

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Distribute the Evaluation Pretest #1-LI-E to each participant. Give them time to complete the pretest. Then collect the pretests when they have finished. The Evaluation Key #1-LI-E has all the answers for your information.

Say: Today we're going to talk about Developmental Assets. What are Developmental Assets? Developmental Assets are experiences and qualities that help kids become caring, responsible adults. In other words, Developmental Assets help kids succeed.¹

Say: There are two advantages to having Developmental Assets. 1. Developmental Assets help kids succeed.² 2. Developmental Assets help kids make positive money choices.³

Explain that you're going to do a quick activity called "Does Success Look Like This?" Explain that you're going to name an example. If participants agree that this is a successful example, they are to cheer. If participants think that the example is not successful, they are to boo.

Say: Someone asks you to smoke cigarettes. Does smoking make you successful? Give participants time to cheer (for yes) or boo (for no). The correct answer is boo.

Then say other examples, such as these, one at a time, giving time for participants to cheer or boo: *Your parents ask you to work hard in school to get high grades. Does working hard in school make you successful? The correct answer is cheer (for yes).*

A friend asks you to help volunteer at a soup kitchen. Could helping others help you succeed? The correct answer is cheer (for yes). You find alcohol at your uncle's house. Is trying alcohol something that will make you successful? The correct answer is boo (for no).

You notice a new kid at school sitting alone at lunch. You decide to sit with this person. Does being kind to someone make you successful? The correct answer is cheer (for yes). You get mad at someone and you want to hit the person. Is hitting a successful thing to do? The correct answer is boo (for no).

Your friend is mad and asks you to help him beat someone up. Is that a successful thing to do? The correct answer is boo (for no). You decide to eat an apple instead of a candy bar. Is this a successful choice? The correct answer is cheer (for yes).

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After you've finished the activity, debrief it. Then say: *We can succeed when we make good choices. We can succeed in life and with our money.*

3. Present (15 minutes)

Say: *Researchers have found that Developmental Assets help kids succeed.⁴ How many Developmental Assets are there? There are 40.⁵ You don't need to learn all 40 of them, but it does matter to know that the 40 Developmental Assets can help you succeed.⁶*

If you plan to distribute the optional handout, use it at this time. The handout is the list of the 40 Developmental Assets for young people ages 8 to 12. Go through the handout, choosing a couple of examples of Developmental Assets to help young people become more familiar with them.

Say: *Let's talk about an example of a Developmental Asset. Asset 1 is family support. When you feel that your family loves and cares for you, you're more likely to succeed.⁷ That's true at school. When you play sports or a musical instrument. And with the way you use money.*

If you want participants to become more active in the learning process, consider doing the Which Developmental Asset? activity listed under Optional Activities at the end of this session.

Write these two Developmental Assets on a flip chart: 1. Asset #12: School Boundaries. 2. Asset #29: Honesty. Say: *These are the two Developmental Assets that most children have.⁸ Eighty-seven percent of fourth- to sixth-graders have these Developmental Assets.⁹*

Say: *Why do Developmental Assets matter? The more Developmental Assets kids have, the more likely they will succeed in life.¹⁰*

Say: *How do we know Developmental Assets matter? More than three million teenagers across North America have had their Developmental Assets measured since 1989.¹¹ Most recently, researchers have also measured the Developmental Assets of 4,668 young people in grades 4 to 6.¹²*

Say: *Kids with a lot of Developmental Assets are: 1. More likely to make positive choices. 2. Less likely to get into trouble. 3. More likely to bounce back from difficult experiences.¹³*

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Say: When we compare how well children save money, we can see that more kids with a lot of Developmental Assets are more likely to save. Only 15 percent of kids with 10 Developmental Assets or fewer save money. Twenty-nine percent of kids with 11 to 20 Developmental Assets save money.¹⁴

Say: Forty-seven percent of kids with 21 to 30 Developmental Assets save money, and 74 percent of kids with 31 to 40 Developmental Assets save money. Look closely at this. Only 15 percent of kids with 10 Developmental Assets or fewer save money. That percentage jumps to 74 percent of kids with 31 to 40 Developmental Assets.¹⁵

Say: We see the same jump with Developmental Assets and school success. When we compare how well children succeed in school, we can see that more kids with a lot of Developmental Assets are more likely to get As and Bs.¹⁶

Say: Only 44 percent of kids with 10 Developmental Assets or fewer succeed in school. Sixty-three percent of kids with 11 to 20 Developmental Assets succeed in school. Seventy-four percent of kids with 21 to 30 Developmental Assets succeed in school, and 85 percent of kids with 31 to 40 Developmental Assets succeed in school.¹⁷

Say: To help kids succeed, we want every child to have 31 to 40 of the Developmental Assets.¹⁸ Unfortunately, not every child has enough Developmental Assets. Only 29 percent of 4th to 6th graders have 31 to 40 Developmental Assets,¹⁹ and that percentage drops to only 9 percent of 6th to 12th graders.²⁰

Say: Earlier I pointed out that kids with a lot of Developmental Assets are less likely to get into trouble. Researchers have found that with more Developmental Assets, kids are less likely to hit someone, beat someone up, feel sad or depressed, use alcohol, or smoke cigarettes and use smokeless tobacco.²¹

Say: Kids with a lot of Developmental Assets are also more likely to make positive choices. Researchers have found that with more Developmental Assets, kids are more likely to succeed in school, help others, value diversity, save money, and be satisfied with life.²²

If you want participants to become more active in the learning process, consider doing the How Parents Want You to Succeed activity listed under Optional Activities at the end of this session.

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Ask: *How can Developmental Assets help kids make positive money choices? Search Institute says that the more Developmental Assets kids have, the more positive money choices kids can make.*²³ Search Institute is the organization that created the 40 Developmental Assets.²⁴

4. Discuss (5 minutes)

Say: *Take some time to talk to the people near you. Talk to about two or three people. Take turns.*

I want you to do two things: 1. Say your first name. 2. Answer the question, “When your parents talk about you growing up well, what do they emphasize?” Start with the person who watched a movie most recently. Then have each person take a turn.

5. Review and Evaluate (15 minutes)

Review what was accomplished during this session. Ask: *What are Developmental Assets?* (Answer: Developmental Assets are experiences and qualities that help kids become caring, responsible adults.²⁵)

Ask: *What is an advantage to having Developmental Assets?* (Answer: 1. Developmental Assets help kids succeed.²⁶ 2. Developmental Assets help kids make positive money choices.²⁷)

Ask: *How many Developmental Assets are there?* (Answer: 40.²⁸) Ask: *What is an example of a Developmental Asset?* (Answer: Asset 1—Family Support.²⁹)

Ask: *Which Developmental Assets do most children have?* (Answer: 1. Asset 12—School Boundaries.³⁰ 2. Asset 29—Honesty.³¹)

Ask: *How can Developmental Assets help kids make positive money choices?* (Answer: The more Developmental Assets kids have, the more positive money choices kids can make.³²)

At the end of the review, distribute Evaluation Posttest #1-LI-E to each participant. Give participants time to fill out the posttest. Collect all the posttests after participants finish so you can find out the measurable outcomes for the session. The Evaluation Key #1-LI-E has all the answers for your information.

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6. Close (5 minutes)

Do a short activity for the closing. Clear an area for kids to do this activity. Have kids squat on the floor. Explain that you’re going to do an activity called popcorn. Explain that kids will periodically jump up from their squatting position and say, “I’m _____ [first name], and I can succeed!” before squatting down again.

Explain that popcorn starts popping slowly. One or two kernels pop at first and then gradually more and more kernels start popping. Soon it seems that all the kernels are popping. To do this activity, kids will need to pop up a number of times.

Do the activity. After you finish, say: *The 40 Developmental Assets can help kids succeed.*

Distribute the Take-Home Notes #1-LI-E. Challenge participants to talk to family members about this topic, which is listed under the Talk about It section of their Take-Home Notes. Thank participants for coming and for being involved.

Optional Activities

1. Distribute Handout #1-LI-E: 40 Developmental Assets Kids Need to Succeed. Give participants the handout. Encourage them to use it when they’re also at home. Many families post the list on their refrigerator or somewhere else in their home.

2. Show the PowerPoint Presentation PDF #1-LI-E. Use the presentation to accompany the one-hour session.

3. Do the Which Developmental Asset? Activity. Give each participant a copy of the handout. Explain that you’re going to play a game similar to I Spy. Say that you’re going to describe one of the 40 Developmental Assets. Then kids are to look through the list and see if they can find the right one. When they do, they should raise their hand.

Say: You need to make a choice between two things. Give participants time to look through the list. The correct answer is Asset 32—Planning and Decision Making.

Name each of these examples, one at a time, giving participants time to find the corresponding Developmental Asset on the list. Say: Your neighborhood wants you to volunteer. The correct answer is Asset 9—Service to Others.

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Say: You feel proud about the person you are. The correct answer is Asset 38—Self-Esteem. You learn how to play a musical instrument. The correct answer is Asset 17—Creative Activities.

Say: You like to read the Harry Potter books. The correct answer is Asset 25—Reading for Pleasure. Your teacher and your school are caring. The correct answer is Asset 5—Caring School Climate.

Say: Your parents expect you to do your best at school and in other activities. The correct answer is Asset 16—High Expectations. Your parents want you to be responsible with your money. The correct answer is Asset 30—Responsibility.

Debrief the 40 Developmental Assets. Some people like to emphasize the eight categories of the Developmental Assets to make them easier to understand. The categories of Developmental Assets include Support, Empowerment, Boundaries & Expectations, Constructive Use of Time, Commitment to Learning, Positive Values, Social Competencies, and Positive Identity.

4. Do the How Parents Want You to Succeed Activity. Have participants create small groups of three to four people. Give each group a piece of paper and something with which to write. Explain that each group is to list as many different things their parents don't want them to do as they can.

Give groups a few minutes to do the activity. Encourage them to list as many as possible. After a few minutes, have groups count the items on their list. Then have groups report what they wrote.

Repeat the activity. Have small groups turn their papers over to create a different list. Have each group list all the different things their parents do want them to do in order to succeed.

Give groups a few minutes to do this part of the activity. Encourage them to list as many as possible. After a few minutes, have groups count the items on their list. Then have groups report what they wrote.

5. Give Participants a Challenge. Encourage participants to use the next week to ask their parents how they want them to succeed. (If you wish, follow up during your next session to find out how the challenge went.)

Questions? Looking for more ideas? Visit www.bankit.com for answers and more resources.

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For More Information

National Standards in K–12 Personal Finance Education (Washington, D.C., Jump\$tart Coalition for Personal Financial Literacy, 2007), standard 1 in the area of Financial Responsibility and Decision Making.

An Asset Builder’s Guide to Youth and Money by Jolene Roehlkepartain (Minneapolis: Search Institute, 1999).

Sources

- ¹ Peter L. Benson, Ph.D., *All Kids Are Our Kids: What Communities Must Do to Raise Caring and Responsible Children and Adolescents*, Second edition (San Francisco: Jossey-Bass, 2006).
- ² Ibid.
- ³ Ibid.
- ⁴ Ibid.
- ⁵ Ibid.
- ⁶ Ibid.
- ⁷ Ibid.
- ⁸ Search Institute, *Me and My World: Survey Report* (Minneapolis: Search Institute, 2005).
- ⁹ Ibid.
- ¹⁰ Peter L. Benson, Ph.D., *ibid.*
- ¹¹ Peter L. Benson, Ph.D., *Sparks: How Parents Can Help Ignite the Hidden Strengths of Teenagers* (San Francisco: Jossey-Bass, 2008), 45.
- ¹² Search Institute, *ibid.*
- ¹³ Peter L. Benson, Ph.D., *All Kids Are Our Kids*, *ibid.*
- ¹⁴ Search Institute, *ibid.*
- ¹⁵ Ibid.
- ¹⁶ Ibid.
- ¹⁷ Ibid.
- ¹⁸ Peter L. Benson, Ph.D., *All Kids Are Our Kids*, *ibid.*
- ¹⁹ Search Institute, *ibid.*
- ²⁰ Peter L. Benson, Ph.D., *All Kids Are Our Kids*, *ibid.*
- ²¹ Search Institute, *ibid.*
- ²² Ibid.
- ²³ Peter L. Benson, Ph.D., *All Kids Are Our Kids*, *ibid.*
- ²⁴ Ibid.
- ²⁵ Ibid.
- ²⁶ Ibid.
- ²⁷ Ibid.
- ²⁸ Ibid.
- ²⁹ Ibid.
- ³⁰ Search Institute, *ibid.*
- ³¹ Ibid.
- ³² Peter L. Benson, Ph.D., *All Kids Are Our Kids*, *ibid.*