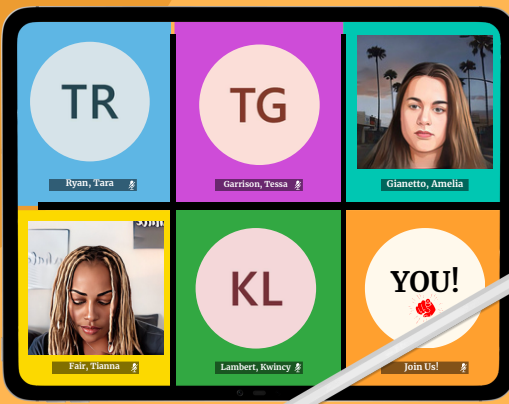




# WHAT YOU'VE MISSED



HERE'S WHAT THE YOUTH COUNCIL HAD TO SAY ABOUT "ECONOMIC AND WORKFORCE DEVELOPMENT" OBJECTIVE OUTLINED IN THE CHILD AND YOUTH PLAN:

## Q1. What financial skills do you know, need to learn, or find daunting?

- Learned financial skills from family; lack of guidance can lead to setbacks.
- Key topics:
  - Bank accounts and budgeting
  - Investing and credit scores
  - Credit cards and overcoming fear
  - Saving and building wealth

## Q2. What resources do you know for financial literacy education?

- Most participants were unaware of financial resources, indicating a lack of outreach.
- Known resources include:
  - **FAFSA workshops** through SDSU
  - **Primetime team** in Sacramento
  - **City of San Diego's budget simulation** via CAL Coast

## Q3. What did your school and family teach you about financial literacy?

- Family was the main source of financial knowledge for all participants
- Schools should prioritize teaching financial literacy basics
- Economics is commonly offered in high schools, but financial literacy is not a graduation requirement

## Q4. What financial literacy programs do you need from the city?

- Include financial literacy in high school curriculums, starting with basics to advanced skills
- Offer after-school programs as a temporary solution
- Provide financial advisors in schools for 1-on-1 support

## Q5. What critical financial skills do youth need, and why?

- Understanding loans for higher education
- Learning how to use credit cards wisely

## Q6. Does this time work, or would another be better for youth?

- Middle of the week, later in the day
- Avoid weekends
- 5 PM or 6 PM works well