

The Power of the 40 Developmental Assets

Notes:

Learner Outcomes

Outcome #1: Participants will be able to name why Developmental Assets are powerful.

Outcome #2: Participants will be able to describe what risky behaviors are.

Outcome #3: Participants will be able to identify examples of good behavior.

Target Audience

Teenagers

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 website), one for each participant
3. A pen or pencil for each participant
4. Something to track time
5. Evaluation #2-LI-T for each participant
6. Background Information: The Power of the Developmental Assets #2-LI-T for your preparation
7. Bank It Notes #2-LI-T for each participant
8. Optional: PowerPoint Presentation PDF #2-LI-T
9. Optional: Handout #2-LI-T for each participant

Timing

1 hour

Want more background and training tips?

See the free, downloadable Bank It Leader's Guide at www.bankit.com.

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1. Welcome and Overview (5 minutes)

Before this session, download the Background Information: The Power of the Developmental Assets (2-LI-P) and go through it carefully to understand the concept of the 40 Developmental Assets and why these 40 Developmental Assets are important for financial literacy.

Arrive early. Highly consider using the optional PowerPoint Presentation PDF and the optional Handout. Both will greatly enhance your sessions. If you're using the PowerPoint Presentation PDF, show the "Welcome to Bank It" slide as participants enter the room. Greet each participant individually and learn their names as they arrive. Have them create a name tag with their first name only.

Give participants a copy of the Bank It Notes #2-LI-T and 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 teens and parents that make it easier to understand, talk about, and manage your 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 the power of the 40 Developmental Assets, and we plan on meeting three goals. One: By the end of this session, you will be able to name why Developmental Assets are powerful. Two: You will be able to describe what risky behaviors are. Three: You will be able to identify examples of good behavior.

Feel free to use your Bank It Notes to write what you learn as we go along. At the end of the session, we will take time to complete a short evaluation. (If this session is not the first session you're presenting to this group, consider briefly discussing the optional challenge that you may have given participants at the end of your previous session.)

2. Activity: Thumbs Up or Down (15 minutes)

Tell the group you're going to play a quick game about what's good and bad. Explain that participants need to give a thumbs-up if they would answer "yes" to

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the question you ask. Have them give a thumbs-down if they would answer “no” to the question you ask.

Ask: *Should teenagers do well in school?* (Give participants the chance to show a thumbs-up or a thumbs-down.) If you wish, start a discussion.

Otherwise, ask other questions one at a time, such as these: *Should teenagers take drugs? Should teenagers rob a store? Should teenagers help others? Should teenagers have good health habits? Should teenagers hurt someone? Should teenagers overcome hard times?*

After you’ve asked a number of questions, have everyone sit. Debrief the activity. Ask: How do you know what’s good and what’s bad? Talk about the importance of positive values and learning the differences between what’s right and what’s wrong.

3. Present: The Power of Developmental Assets (15 minutes)

Quickly review that teenagers need the 40 Developmental Assets to succeed.¹ (Remember: Assets help kids become caring, responsible, successful adults. More than 3 million teenagers have been surveyed across North America since 1989.² Researchers found that kids with more Developmental Assets are more likely to succeed than those with fewer Developmental Assets.³)

On the flip chart, summarize three points. Write: Kids with a lot of Developmental Assets 1. Are more likely to make positive choices. 2. Are less likely to get into trouble 3. Are more likely to bounce back from hard times.⁴

Say: *Researchers have found that when teenagers have more Developmental Assets they’re less likely to get into trouble.⁵ For example, they’re less likely to use alcohol. Less likely to get drunk. Smoke cigarettes. Use drugs. Have sexual intercourse. Shoplift. Vandalize. Get into trouble with police. Skip school.⁶ And more.*

In fact, researchers found that teenagers were less likely to do 24 risky behaviors if they had more Developmental Assets.⁷

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Researchers also found that the more Developmental Assets kids have, the more likely they'll act in positive ways.⁸ Like succeeding in school. Helping others. Being leaders. Resisting dangers. Having good health habits—and more.⁹

This all connects with how you use money. If you have more Developmental Assets, you're going to make better money choices.¹⁰ You're going to be more likely to choose positive things, like saving and spending your money well. You're going to be less likely to make poor choices, such as losing your money or spending more than you have.¹¹

If you plan to distribute the optional handout, use it at this time.

4. Discuss (10 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. Say what you want to do in life. For example, maybe you want to save money. Maybe you want to get good grades. Maybe you want to go to college. You can name money things—or other things about your life.*

Start with the person who did the most homework yesterday. Then have each person take a turn.

5. Review and Evaluate (10 minutes)

Review what was accomplished during this session. Ask: *What are the three things that Developmental Assets help you with?* (Answer: 1. Stay away from trouble. 2. Make good choices. 3. Bounce back from hard times.)

Ask: *What are risky behaviors?* (Answer: Bad ways to act, trouble.)

Ask: *What are some examples of risky behaviors?* (Answers: Taking drugs, using alcohol, having sexual intercourse, skipping school.)

Ask: *What are some examples of good behaviors that we talked about today?* (Answers: Succeeding in school, helping others, resisting danger.)

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Ask: *How can Developmental Assets lead you to making positive money choices?* (Answer: You are more likely to save and spend money well. You are less likely to lose money and spend money foolishly.)

At the end of the review, distribute Evaluation #2-LI-T to each participant. Give participants time to fill out the evaluation. Collect all the evaluations after participants finish so you can find out the measurable outcomes for the session.

6. Close (5 minutes)

Say: *Close your eyes. Become as quiet as possible. Ask yourself: What kind of person do I want to be? (Pause.) Now ask yourself: How do I want to be in charge of my money? (Pause.) Right now, you are on the path to making good choices. At home. In school. In your community. And with your money. I believe in you. Your family believes in you. Believe in yourself. Now open your eyes.*

Challenge them to talk to family members about this topic, which is listed under the Talk About It section of their Bank It Notes. Thank everyone for coming today.

Optional Activities

1. Distribute Handout #2-LI-T: Yes, I Will. Encourage participants to read through the handout. Have them circle the one action they want to focus on right now.

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

3. Give Participants a Challenge. Encourage participants to notice the positive choices they are making over the next week. (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 5 in the area of Financial Responsibility and Decision Making.
- *The Asset Approach: 40 Elements of Healthy Development* by Search Institute (Minneapolis, Search Institute Press, 2006).
- *All Kids Are Our Kids* by Peter Benson, Ph.D. (San Francisco, Jossey-Bass, 2006).
- *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), 23–98.
- ² Peter L. Benson, Ph.D., *Sparks: How Parents Can Help Ignite the Hidden Strengths of Teenagers* (San Francisco: Jossey-Bass, 2008), 45.
- ³ Peter L. Benson, Ph.D., *All Kids Are Our Kids*.
- ⁴ Ibid.
- ⁵ Ibid.
- ⁶ Ibid.
- ⁷ Search Institute, *Developmental Assets: A Profile of Your Youth, Executive Summary* (Minneapolis: Search Institute, 2005), 20–21.
- ⁸ Ibid., 31.
- ⁹ Ibid.
- ¹⁰ Ibid.
- ¹¹ Ibid., 28.