

## Financial program impacts youth in Intensive Supervision Program

### AT A GLANCE

**High-risk youth gain practical financial life skills through the Welcome to the Real World program.**

### The Situation

In partnership with University of Idaho Extension, Bannock County 4-H Extension educator and the Intensive Supervised Program (ISP) office, high-risk youth in the community participate in a 4-H activity about twice monthly. These high-risk youth need the opportunity to learn life skills to be productive citizens in the community.

### Our Response

In Bannock County, ISP youth have participated in hands-on nutrition, Science Technology Engineering and Mathematics (STEM) and financial programs. Many of these youth had not previously been exposed to the topics covered in these programs. The most recent program introduced was Welcome to the Real World, which is a two session program where youth randomly choose a career with varying levels of education and pay. They then learn about savings and checking accounts and must keep a check register while learning how to manage a budget and paying for housing, utilities, transportation, insurance, groceries, clothing and entertainment. This simulation of real life budgeting gives the youth a safe place to learn from, and teaches them skills that they will need to be productive citizens in the community.



Intensive Supervised Program attending a program through UI Extension Bannock County 4-H. Photo Credit: Nikola Dalton.

### Program Outcomes

Seven participants in the program attended the first day and five returned for the second day. Only one student had participated in Welcome to the Real World previously. Some of the comments they made on the final day evaluation were: "I'm able to use what I learned to help my dad with his taxes, because he doesn't know how to balance a budget," and "How to do the math to see how much I'm making and spending and how much I will have left." Some of things they will do because of this program are to save money and put it in the bank and budget their money and keep track of bills.

The next two charts show what they learned by participating in Welcome to the Real World (Table 1) and what they will do because of participating in Welcome to the Real World (Table 2).

Table 1. Because of participating in Welcome to the Real World... youth learned or learned more about, or already knew.

I learned or learned more about...	I already knew everything about...	
80%	20%	the relationship between education and potential earnings, or “the more you learn the more you earn”
100%		how to make spending choices based on my income, such as how much to spend on housing, a car, food, entertainment, etc.
60%	40%	the importance of saving money for emergencies and/or for the future
60%	40%	that the longer I save money the more interest I will earn
100%		how to write a check
100%		how to balance a checkbook register

Table 2. Because of participating in Welcome to the Real World... youth thought about and recorded the choices they would make now.

	Yes	No
I will think about my future education plans and career choice	100%	
I will go to college or get vocational training after high school	80%	20%
I will save at least 10 percent of my take home pay	100%	
I have a savings account already or will open a savings account	80%	20%
I have a checking or debit account already or will open a checking account	60%	40%
I will keep track of my savings and/or checking account balances	100%	
I will make spending choices based on my income, such as how much to spend on housing, a car, food, entertainment, etc.	80%	20%

**FOR MORE INFORMATION**

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