



Life After: Your Money, Your Move- Money Basics for Youth Success

Participant Guide

About DJS Consulting

DJS Consulting harnesses lived experience to support organizations and agencies in expanding their capacity to center equity while engaging youth and families to share decision-making power to cultivate improved outcomes .

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Get in Touch

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DJS Overview

At DJS Consulting we center impact on youth and families as the result of (often) non-consenting engagement with the child welfare system.

Comprehensive Exit Planning for Empowering Foster Youth: A Pathway to Long-Term Success

As foster youth transition into adulthood, they face unique challenges that require careful planning and robust support systems to ensure their success. Our Exit Planning Program is a strategic, individualized approach designed to provide foster youth with the critical tools, resources, and guidance they need to thrive beyond the foster care system.

Through a combination of personalized mentorship, life skills training, career development, financial literacy, and access to continued educational opportunities, we help young adults transition confidently into independent living. Our program ensures that each youth is equipped not only to survive but to excel, fostering resilience, self-sufficiency, and long-term success.

We partner with government agencies, non-profits, and educational institutions to deliver sustainable, evidence-based solutions that significantly improve outcomes for former foster youth, reducing homelessness, unemployment, and the risk of recidivism. By investing in Exit Planning, agencies are directly contributing to the creation of empowered, self-reliant individuals who are poised to lead productive, fulfilling lives.

Our vision is to provide a space to be intention and deliberate to ensure children, youth, and families are seen as collaborators in their own experience while reducing harm wherever possible.

We envision a world where those with lived experience are sought, protected, and engaged as peers in an policy development or program delivery.

A Quick Note

A NOTE ON THIS GUIDE

This guide is yours. Write in it. Take it with you. The information here is practical and real, but it is not designed to replace IL classes and training. There may be things nobody sat you down and explained, or things you are still figuring out right now. That's okay. Take those things into your independent living classes, IL planning, and conversations with your support network.

There is no grade. You cannot fail this course, but you can utilize these tools to cement your success further. The only goal is to leave with at least one thing you are going to do differently with your money this week, and continue to expand your knowledge, strengthening your literacy as you go.

Write down questions. Think through what you feel strongly about and areas you will need practice in.

It's your move.

A Chance to Beat The Odds

The outlook for youth aging out of foster care is a fight against the odds to achieve success. Unfortunately, the odds remain mostly unchanged, despite the many National, state, and local interventions.

The Numbers Are Real. So Is Your Role in Changing Them.

Only 2 to 3% of youth who age out of foster care get a college degree. 22% face homelessness within one day of leaving care. Black youth are three times as likely to be homeless as their peers. By 26, more than 60% will have been involved with the criminal justice system. And 71% of young women who age out will become mothers by 21 — a stat that was written without a single word about fathers.

These numbers are not your fault. But they are your reality to navigate. The youth who change those numbers — for themselves and for the people coming behind them — are not special. They are prepared.

They made one financial decision differently.

They called before they missed a payment.

They found out about one resource they did not know existed.

They said no to one thing or one person that would have drained what they were building, before it was built.

That is not luck. That is a choice. You showing up today is already part of that choice.

What you do with what you learn here is the next one.

Your Money, Your Move.

What Should I Be Learning?

Ohio law requires financial literacy to be part of your Independent Living plan starting at age 14. Here is what that should have looked like – and what you can still build now.

Ages 11 to 13 – The Foundation

What should have happened: An adult should have been talking openly about money – what things cost, how income works, what saving means. You should have had a safe place to make small financial mistakes with support nearby.

What you can still build: Everything in Section 1 is that foundation. It is not too late.

Ages 14 to 16 – The Skills

What should have happened: At 14 your IL plan was legally required to include financial skill-building – budgeting, banking, understanding bills, practicing with real money. Many youth never received it.

What you can still build: The balloon activity and bill triage challenge are the practice you should have gotten at this age. You are getting it now.

Ages 17 to 18 – The Launch

What should have happened: In the 90 days before emancipation, a caseworker was legally required to help you develop a transition plan personalized at your direction. You should have left care with your birth certificate, Social Security card, and state ID. You should have known about Bridges, IDAs, and credit before you needed them.

What you can still build: If you are here now – at any age – you are building what should have been built then. Wherever you are is the starting point.

Why Money Decisions Feel So Hard

YOUR BRAIN AND MONEY

The part of your brain responsible for planning ahead, weighing consequences, and resisting impulse is not fully developed until your mid-twenties. For everyone. That means decisions like saving instead of spending are genuinely harder for a young brain — not because you lack discipline, but because of biology. Add trauma on top of that. Research shows that experiencing early and ongoing trauma — like what many youth in foster care experience — changes how the brain develops. It can make it harder to trust that the future is worth planning for when the past has taught you that things change without warning. The system that handed you adulthood at 18 did not account for any of that. You are not behind. You are building on a different timeline, from a different starting point, with less margin for error. Everything in this workshop is designed with that in mind.

Financial Tools for Beginners

Tool	Purpose	Insured?	Watch Out For
Checking Account	Everyday spending	Yes, FDIC/NCUA	Overdraft fees! \$25.00-\$35.00 for each charge!
Savings Account	Building a cushion	Yes, FDIC/NCUA	Fees if the balance drops too low! (so don't touch it)
Credit Union	Member-owned bank	Yes, FDIC/NCUA	Must qualify to join
CD	Money is locked for it to grow.	Varies	Must stay in for the set time, if not, there is a penalty for early withdrawal.
IDA	Matched savings for big goals.	Varies	Must be for approved purpose.
Cash App	Send/receive money between people	No	No dispute protection, refunds, and will pay a fee for instant transfer.
Credit Card	Borrowed money. Can be used for credit building.	N/A	Average interest for your age group is between 25 and 30%.

Financial Tools for Beginners

The Tools and The Cost of Using Them

Checking Account

Your everyday spending account. Money goes in and out. Designed for access, not growth.

- **Monthly fee:** \$5–\$15 unless waived by minimum balance or direct deposit.
- **Overdraft fee:** \$25–\$35 per transaction – even when your balance is \$0.
- **ATM fee:** \$2–\$5 for using a machine that is not your bank's.

Savings Account

Where money sits and grows a little. Not for daily spending. Most accounts limit withdrawals per month. Goal: put money in and leave it there.

Cash App

- Peer-to-peer payment app. Not a bank.
- Money is NOT federally insured. If something goes wrong, your money may not be protected.
- If someone scams you, the money is usually gone. No dispute protection.
- Fees: Sending from balance- free. Sending via credit card – 3%. Instant bank transfer – 0.5% to 1.75%. Wait 1–3 business days – free.

Checking Account

- Federally insured up to \$250,000.
- Dispute protections – fraudulent charges can usually be reversed.
- Your home base for every dollar.

Credit Card

- Borrowed money. Every swipe is a small loan.
- Pay in full by the due date – no interest, builds your credit score.
- Carry a balance of 25–30% interest annually.

A secured credit card (you deposit the limit) is a low-risk way to start building credit.

Credit Union

A non-profit bank owned by its members. Lower fees, better interest rates, and more flexibility on loans. You have to qualify to join through your employer, community, school, or where you live. They treat you like a member, not just an account number.

CD – Certificate of Deposit

Lock your money away for a fixed period in exchange for a higher interest rate. Cannot touch it without a penalty. Not for emergency funds – for money you do not need soon.

Financial Tools (cont.)

IDA – Individual Development Account

A matched savings account. For every dollar you save, a sponsoring organization matches it – sometimes up to 3 to 1. Money must be used for an approved purpose: home, education, or business.

HOW AN IDA ACTUALLY WORKS – STEP BY STEP

Step 1 – Find out if you qualify. IDA programs are typically available to youth ages 14–23 who have aged out of foster care. Contact your IL Coordinator or the county that had custody of you.

Step 2 – Complete the required financial training. This workshop counts as a step in the right direction.

Step 3 – Open your IDA account and start saving. Some programs give you \$100 to start. Then match your savings – \$1 for \$1, or up to \$3 for every \$1.

Step 4 – Use funds for an approved goal: car purchase, home down payment, education, or starting a business.

Step 5 – Find what is in your county. Not every Ohio county has an IDA program. The best way to find out: contact your county's Community Action Agency at oaca.org, or call the county that had custody of you and ask specifically about IDA programs for foster youth. Confirmed: Lucas County (through IL Coordinator). Cuyahoga County (Opportunity Passport). If you are in a different county – ask. It changes.

Rules for your tools!

Part of financial success requires discipline and your ability to tell yourself “no” or “wait”. Here are some rules that will help you strengthen that skill set:

CASH APP- Use it to send and receive money between people you know and trust. Do not use it as your primary account. If you have money in it, don't leave it there for very long.

CHECKING ACCOUNT- This is your home base. Every paycheck, every benefit, every dollar should land here first and only leave if there is a “plan” for it. Tell your money where to go!

SAVINGS ACCOUNT- Pay yourself first, even if it is 10.00 a paycheck. Leave it there!! That is for later (Rainy day savings accounts are secondary savings accounts used to make big purchases you can anticipate coming, such as car repairs, or TRUE EMERGENCIES).

CREDIT CARD- Only charge what you can pay off in full by the due date. IF you cannot pay it off FULLY? Do not charge it.

Caregiver Soft Skills to Support Youth Financial Success

Hard Skills are those skills that are tangible, observable and measurable. Soft skills are those less measurable or tangible but practical. As you review these skills, evaluate how each of them looks and sounds if successfully utilized.

Open and Direct Communication

Financial Planning

Listening to understand rather than respond

Self-awareness to check your preference

Decision-Making

Budgeting

Saving

Banking Skills

Community Resources and Support Accessing Them

As we think about resources, it's important to know where to find them as well as any requirements to utilize them. Having your needs provided for often precludes the need for maintaining a knowledge base to meet those needs. This is a skill that youth can develop before they leave foster care and continue to build after they have a permanent connection.

Often, community services require at least an active ID and essential items listed in the last handout. Additionally, proof of address and income are frequently requested. Even youth who did not file taxes are asked to provide proof of income! Believe it or not, there is a resource to do that if the youth is not working.

Once we have met the prerequisites for community resources, we are prepared to identify and access community knowledge. Most youth will likely need help with food, school-related issues, obtaining medical care, and medical records, as well as utility support.

Here are some examples of community resources that may help youth:

- OYAB (Ohio Youth Advisory Board)
 - First Star
 - 211 (not in all counties)
 - Bridges
 - DCY
 - Ohio Benefit Bank
 - Foster Care 2 Success
 - CCMEP
 - Youth Navigator Network
 - Ohio Domestic Violence Network
 - County-specific organizations
 - Community Houses
 - Churches
 - Youth groups
 - Google
 - The IRS has free assistance as well for lower-income individuals
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Youth Recommended Resources

All 88 Counties

Youth reported to DJS that some counties offer different accounts and opportunities. For instance, some banking institutions have specific ID flexibility for foster youth (like using utility bills/birth certificates). It is recommended that you work with the youth to identify county-specific supports to support the youth's financial goals. Here are a few examples of county-specific support:

Statewide – Available in All 88 Ohio Counties

- Bridges Program: Voluntary program for youth ages 18–20 who aged out of foster care. You must be in school, working, in an employment program, or have a qualifying medical condition. Call the county that had custody of you and ask about Bridges. You must be under 21.
- Young Adult Services / Aftercare: Available to youth ages 18–20 in every county. Call your county's public children's services agency and ask for Young Adult Services.
- Ohio Education Training Voucher (ETV): Up to \$5,000 per year for school expenses. Available to youth who were in foster care on their 18th birthday or in foster care/guardianship at age 16 or older. First-come, first-served.
- 211: Free information and referral for food, housing, utilities, and financial assistance. Call or text 211. Not in every county but available in most.

Cuyahoga County

- Opportunity Passport: Ages 14–24 aging out of foster care. Financial literacy training, matched IDA savings for education or housing, and a debit card for immediate expenses. One of the most comprehensive programs in Ohio.
- College Bound: \$20 per day for living expenses for youth who aged out in Cuyahoga County and are enrolled full-time in a qualifying program. Must maintain 2.0 GPA.

Franklin County (Columbus)

- Aftercare/Young Adult Services: Call Franklin County Children Services directly: (614) 229-7000 or (614) 229-7100.
 - Star House: 1220 Corrugated Way, Columbus. (614) 826-5868. 24-hour drop-in center for youth ages 14–24. Food, clothing, hygiene items, showers, laundry, bus passes, employment and housing help. Also operates Carol Stewart Village for young adults 18–24.
 - Huckleberry House YOP Shop: 2216 Bancroft St., Columbus. (614) 826-3630. Computers, wifi, resource connections, housing and employment help. Monday–Friday 9am–5pm.
 - Fostering Achievement Network (FAN) at OSU: For current or former foster youth enrolled at Ohio State. Contact: wilson.1071@osu.edu
 - Ohio Reach: One-time emergency funding for former foster youth currently enrolled in higher education.
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Youth Resources (Cont.)

Hamilton County (Cincinnati)

- **Benefit Bridge Program:** Up to \$7,000 for former foster youth who emancipated from Hamilton County JFS custody on or after January 1, 2020, or who are still in custody and are 18 or older. Can assist with rent, utilities, transportation, and car repairs.

Lucas County (Toledo)

- **IDA Program:** Confirmed through the Independent Living Coordinator. Contact Lucas County Children Services directly to ask about current availability.

Appalachian and Rural Ohio

The truth: beyond Bridges and Young Adult Services – which are statewide requirements – there is no consistent county-specific financial resource infrastructure for most rural Ohio counties. The IDA programs, county-level supplemental programs, and foster youth-friendly credit unions are concentrated in urban areas. That gap is real and documented.

- **FosterHub (Hocking County):** A \$7.3 million transitional housing and training center launching in 2025 specifically for Appalachian Ohio youth aging out of care. Built in partnership with the Appalachian Children's Coalition and Nationwide Children's Hospital. Offers housing, job training, a teaching kitchen, and health services.
- For rural youth, the most reliable pathways are: Bridges (all 88 counties) – Young Adult Services through your county PCSA – 211, where available – your county's Community Action Agency for any local IDA programs (find yours at oacaa.org).

Additional State and National Resources

- **Foster Care 2 Success (FC2S):** College support, emergency financial assistance, mentorship. fostercaretosuccess.org
- **Foster Club:** National network for foster youth and alumni. Resource guides, peer connections. fosterclub.com
- **FosterAction Ohio:** Ohio-specific alumni advocacy. Connected to the Ohio YAB. A good starting point for finding local resources. fosteractionohio.org

“What’s the Script?”

Preparation begets success. It doesn’t matter the area we are looking to have success in; the more prepared we are, the more likely we are to have success. Caregivers, workers, and youth often miss opportunities to connect because they are not sure what to say or how to start these conversations. This training creates space for you to think about the conversations you will have about money. Having a script empowers you as you face the barriers, the uncertainty, and your capacity to have these conversations.

Before the call:

BEFORE EVERY CALL – WRITE THIS DOWN

Name of the company | Account or bill number | Amount owed | Due date | Name of the person you spoke with | What they agreed to | Any confirmation number. Keeping a record protects you. If they tell you something different next month, you have it in writing.

WHEN CALLING A UTILITY, MEDICAL BILLING, OR CREDIT CARD COMPANY

“Hi, my name is _____. I am calling because I am experiencing a financial hardship right now and I want to talk about my options before I miss a payment. Can you tell me what programs are available to me?” Then listen. Write down what they say. Ask for a name and a confirmation number.

IF THEY SAY THEY CANNOT HELP

“Is there a supervisor or a hardship department I can speak with? I want to make sure I am exploring all of my options.”

IF THEY OFFER A PAYMENT PLAN

“Can you confirm the new amount, the due date, and how long this arrangement lasts? And can I get that in writing or by email?”

FOR MEDICAL BILLS SPECIFICALLY

“I would like to set up an interest-free payment plan. Is that available? What is the minimum monthly payment to keep my account from going to collections?” You can also ask: “Do you have a financial assistance program or charity care I might qualify for?” Most hospitals are required to offer it.

Bill Triage Practice

You have \$1,200 this month. Here are your bills. What do you pay first? What do you negotiate? What do you let wait? Work through it with a partner.

Bill	Amount	Triage Decision
Rent	\$600	
Groceries	\$150	
Car Insurance	\$100	
Electric	\$80	
Car Payment	\$200	
Phone	\$60	
Credit Card Minimum	\$25	
Car repair fund	\$50	
Entertainment	\$15	

INCOME

List all monies coming in!

Job/Side Hustle #1 -----

Job/Side Hustle #2 -----

EXPENSES

Rent-----

Electric -----

Gas (for home) -----

Gas (for car) -----

Cell phone bill -----

Internet -----

Cable/Satellite -----

Diapers -----

Formula -----

DUE DATES FOR BILLS

Rent-----

Electric -----

Gas (for home) -----

Gas (for car) -----

Cell phone bill -----

Water/Trash -----

Cable/Satellite/Internet -----

Car Insurance -----

Streaming Services -----



Starz-----

KevOnStage-----

Netflix -----

Hulu -----

Hygeine (soaps, lotions) -----

Formula -----

Baby food -----

Clothes/shoes -----

Nicotine -----

-

Apple Music -----

YouTube Music -----

Disney -----

HBO -----

Amazon -----

Netflix -----

Paramount -----

Other -----

Other-----

-

Know when things are due and pay them before the due date when possible. Consider paying half early and the second half on the due date.

Now that you have a list of all of your expenses write down the due dates for each of your listed expenses.

Do these align with when you get paid? If not, let's plan for when they will run out and adjust your plan for those items. If you get paid on the 1st and the 15th but you are out of diapers by the 13th an adjustment is in order!

That means your paycheck on the 1st has to provide for diapers until the 15th. Knowing where those areas are in your budget allows room for you to plan ahead so that you are not without what you and your family need until you get paid.



Savings

Preparation begets success. It doesn't matter the area we are looking to have success in; the more prepared we are, the more likely we are to have success. Caregivers often miss opportunities to connect with youth because they are not sure what to say or how to start these conversations. In this training, we want to create space for you to think about the conversations you and the youth you support would have about money. We want you to try on facing the barriers, the uncertainty, and the youth's capacity to have these conversations.

Types of saving methods:

- Cash savings accounts
- Employer-related savings account
- Using resources with discipline, such as:
 1. as leaving money in the Cash App card
 2. Pros/Cons of "piggy banks" or cash savings box
 3. Cash stuffing/envelope methods

Barriers to saving are real. We know that there are limited funds available to save, and we encourage you to think about what barriers are specific to the youth you're supporting. Barriers could be limiting beliefs or not having an ID. Being prepared to address the barriers and think about how to remove them gives us more learning opportunities for the youth. Creating space to have the youth name why they feel it's a barrier and hearing their solutions before naming yours allows them to sit with the barriers and speak to them from their perspective. Once you give them that opportunity, ask them if it's time for you to share your perspective.

Barriers are specific to youth, and the solutions will be youth-specific as well. Being prepared to address savings as part of the youth's own financial picture is important, so they don't think savings alone will ensure they can take care of themselves.

Your Commitment... To You!

One Thing

Not a wish. Not a goal. A decision. Something specific enough that you could tell someone about it on Friday and they would know exactly what you meant.

Examples:

Open a savings account and put \$10 in it before Friday.

Call my electric company this week and ask about a payment plan.

Look up whether there is an IDA program in my county.

Set up direct deposit so my paycheck goes straight to my checking account.

Get in touch

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 www.deannajspeaks.com

Appendix A: Glossary

In this appendix please note guidance for use of DJS terms outside of this training or workshop.

Guidance for Terms

At DJS, we believe in having a shared agreement on terms used and any parameters governing how we team up. In turn, this supports shared knowledge as we journey with youth and families during their engagement with the child welfare system. We believe this is empowering to families while supporting accountability for all, and equitable engagement between allies and families. We utilize a general glossary for DJS and pull from it for terms specific to customized training such as this one. Below are the terms we believe are specific to this training. We invite you to share if terms could be clearer or are missing!

Glossary Terms

ATM Fee

A charge – usually \$2–\$5 – for using an ATM that does not belong to your bank. Use your own bank's ATM or get cash back at a store to avoid this.

Age Out (aging out)- The age at which foster youth are legally required to separate from the child welfare system, with or without supports in place.

CD (Certificate of Deposit)

A savings tool where you lock your money away for a fixed period in exchange for a higher interest rate. You cannot access it without a penalty before the term ends.

Credit Score

A number (300–850) that represents how reliably you pay your debts. Used by landlords, lenders, and sometimes employers. Build it by paying bills on time and keeping credit card balances low.

Credit Union

A non-profit financial institution owned by its members. Generally lower fees and better interest rates than traditional banks.

Debt Consolidation

Combining multiple loans into one single loan with one monthly payment. Talk to a nonprofit credit counselor before doing this.

ETV (Education Training Voucher)

Up to \$5,000 per year in federal funding for school expenses. Available to Ohio foster youth who were in care on their 18th birthday or in care/guardianship at age 16 or older.

~~Emancipation (from the child welfare system)- Legal termination of rights and responsibilities associated with another person or entity holding custody of a young person.~~

Glossary cont.

Exit Plan (aka Independent Living Plan or Transitional Plan)- A youth-led, collaborative, holistic, and wrap-around plan with identified services, contingencies, and goals for youth leaving the child welfare system.

Hard Skills- These are abilities that are used to complete a task to achieve a goal. These skills are measurable, observable, and generally standard.

Hardship Program

A temporary arrangement a creditor offers when you are struggling to pay. Can include reduced payments, waived fees, or deferred due dates. You have to ask for it.

IDA (Individual Development Account)

A matched savings account for low-income individuals. For every dollar you save, a sponsoring organization matches it – sometimes up to 3 to 1. Must be used for an approved purpose: home, education, or business.

Minimum Payment

The smallest amount you can pay on a credit card or loan to keep your account in good standing. Paying the minimum on time is always better than paying nothing.

OAC- The Ohio Administrative Code is a set of standards that govern how the law is applied.

ORC- The Ohio Revised Code is the actual law that contains procedures and requirements in the state of Ohio.

Ombudsman- An ombudsman is an advocate for those served by a system. This person should investigate and ensure protections for those served by the system, ensuring due process and rights of those with less power.

Overdraft Fee

A fee – usually \$25–\$35 – is charged when you spend more than you have. Your bank may allow the transaction and then charge you. Opt out of overdraft protection to avoid this.

Resource- A provision that supports the meeting of needs for a person. Examples include time, money, and material support

Secured Credit Card

A credit card where you put down a deposit that becomes your credit limit. A low-risk way to start building credit history.

Soft Skills- Abilities used to complete a task but are subjective and not easily measurable, but support achieving a goal, such as empathy, active listening, and communication.