

# How the 40 Developmental Assets Help Your Teenager

Notes:

## Learner Outcomes

- Outcome #1: Participants will be able to name why Developmental Assets are powerful.
- Outcome #2: Participants will be able to identify examples of actions they want their teenagers to avoid.
- Outcome #3: Participants will be able to name examples of actions they want their teenagers to do.

## Target Audience

Parents

## 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. Something to track time
5. Evaluation #2-LI-PT for each participant
6. Background Information: The Power of the Developmental Assets #2-LI-PT for your preparation
7. Bank It Notes #2-LI-PT for each participant
8. Optional: PowerPoint Presentation PDF #2-LI-PT
9. Optional: Handout #2-LI-PT 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](http://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-PT) 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-PT 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 parents and teens 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 how the 40 Developmental Assets help your teenager, 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 give examples of actions you want your teenager to avoid. Three: You will be able to give examples of actions you want your teenager to do.*

*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: My Worries and My Hopes (15 minutes)

Tell the group you're going to do an activity about their worries and hopes for their teenagers. Explain that participants will talk to the three people sitting closest

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to them. Explain that they are to say their first name and then talk about what worries they have about their teenagers. Tell them they have five minutes to do this as a group and ask them to give each person time to talk.

After five minutes, stop the conversation. Explain that the group will now focus on what they hope for their teenagers. Tell them they have five minutes to do this as a group.

After five minutes, stop the small-group conversation. As a large group, ask these questions one at a time: *How does it feel to talk about your worries with other parents? How did it feel to talk about your hopes? Why is it important to share our ups and downs with each other?*

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

Quickly review that teenagers need the 40 Developmental Assets to succeed.<sup>1</sup> (Remember: Developmental Assets help kids become caring, responsible, successful adults. More than three million teenagers have been surveyed across North America since 1989.<sup>2</sup> Researchers found that kids with more Developmental Assets are more likely to succeed than those with fewer Developmental Assets.<sup>3</sup>)

On the flip chart, summarize three points. Write: *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 hard times.*<sup>4</sup>

Say: *Researchers have found that when teenagers have more Developmental Assets they're less likely to get into trouble.*<sup>5</sup> *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.*<sup>6</sup> *And more.*

*In fact, researchers found that teenagers were less likely to do 24 risky behaviors if they had more Developmental Assets.*<sup>7</sup> *These are the things we worry about as parents.*

*Researchers also found that the more Developmental Assets kids have, the more likely they'll act in positive ways.*<sup>8</sup> *Like succeeding in school. Helping*

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*others. Being leaders. Resisting dangers. Having good health habits and more.<sup>9</sup> These are the things we hope for our teenagers.*

*This all connects with how your teenager uses money. If your teenager has more Developmental Assets, he or she is going to make better money choices.<sup>10</sup> Your teenager is going to be more likely to choose positive things, like saving and spending money well. Your teenager is going to be less likely to make poor choices, such as losing money or spending more than he or she has.<sup>11</sup>*

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. Name the number one thing you want your teenager to do in life. For example, maybe you want your teenager to get good grades. Maybe you want your teenager to go to college. Maybe you want your teenager to be able to buy a house. You can name money things—or other things about your teenager’s life.*

Have the groups start with the person who worked the most hours 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 your teenager 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 your teenager to making positive money choices?* (Answer: Teenagers are more likely to save and spend money well. Teenagers are less likely to lose money and spend money foolishly.)

At the end of the review, distribute Evaluation #2-LI-PT 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 my teenager to be? (Pause.) Now ask yourself: How do I want my teenager to manage money? (Pause.) You are a good parent. You can help your teenager succeed. At home. In school. In your community. And with money. I believe in you. The people in this room believe in you. Believe in yourself. Now open your eyes.*

Challenge participants 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-PT: Supporting Your Teenager.** 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-PT.** Use the presentation to accompany the one-hour session.

**3. Give Participants a Challenge.** Encourage participants to notice the positive choices their teenagers are making over the next week. Encourage them to praise their teenager when they see him or her making positive choices. (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](http://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

- <sup>1</sup> 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.
- <sup>2</sup> Peter L. Benson, Ph.D., *Sparks: How Parents Can Help Ignite the Hidden Strengths of Teenagers* (San Francisco: Jossey-Bass, 2008), 45.
- <sup>3</sup> Peter L. Benson, Ph.D., *All Kids Are Our Kids*.
- <sup>4</sup> Ibid.
- <sup>5</sup> Ibid.
- <sup>6</sup> Ibid.
- <sup>7</sup> Search Institute, *Developmental Assets: A Profile of Your Youth, Executive Summary* (Minneapolis: Search Institute, 2005), 20–21.
- <sup>8</sup> Ibid., 31.
- <sup>9</sup> Ibid.
- <sup>10</sup> Ibid.
- <sup>11</sup> Ibid., 28.