

Intentions for Delaying or Sequencing Parenting for Optimal Economic Self-sufficiency

Report #3
Future Leaders Program
Department of Social Services
Missouri, USA

February 14, 2023



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Overview

This report describes a program designed to help middle school-aged youth set intentions for delaying or sequencing parenting as part of the Future Leaders program. The Missouri IV-D Family Support Division received a three-year, \$1 million grant from the Office of Child Support Enforcement in the U.S. Department of Health and Human Services to fund the Future Leaders program as part of the Charting a Course for Economic Mobility and Responsible Parenting demonstration. The Future Leaders program focuses on teen parenthood and emphasizes collaborative relationships between the Missouri IV-D Family Support Division and urban and rural school districts across Missouri, with a core focus on improving the lives of the youth they serve.

Future Leaders provides education to seventh and eighth grade students in Missouri public schools focused on the financial, legal, and emotional responsibilities of teenage parenthood and related issues such as reducing teen pregnancies, teaching parenting skills, relationship skills, and positive mentoring. Understanding the financial costs of parenthood can be persuasive in helping young teens make responsible decisions around parenting.

Grant-related staff serve as facilitators to teach the pre-parenthood curriculum. The curriculum is concept-based, engaging, research-driven, interactive, thought-provoking, and educational. By offering various parenthood curricula with topics centered on independent living skills, child support expenses, and financial literacy, the Future Leaders program also hopes to change teens' behavior and mindset to reduce the likelihood that they will live in poverty. These interventions, designed to address early parenthood, may eventually reduce rates of teen parenthood for multiple generations.

The Future Leaders program uses educational content that focuses on understanding the financial and economic impacts of parenthood, self-esteem, healthy relationships and other content needed to promote self-sufficiency in this age group.

Junior Achievement USA (JA) is the consultant and curriculum provider for the Future Leaders program. It is an organization renowned for teaching financial curriculum to youth. JA's purpose is to inspire and prepare young people to succeed in a global economy. To maintain high educational quality, JA uses a third-party evaluator to gauge the effectiveness of their programs. They pride themselves on creating changed behavior through attitude adjustment and gained knowledge.

JA uses a model based on the Theory of Planned Behavior to increase students' self-efficiency in improving their own circumstances. This important strategy is represented by a simple formula of taking a student from a mindset of "I Can't" and influencing their attitudes and knowledge to help them achieve an understanding of "I Can." This strategy has a proven, positive, direct effect on behavior as the youths become more self-sufficient (Figure 1).

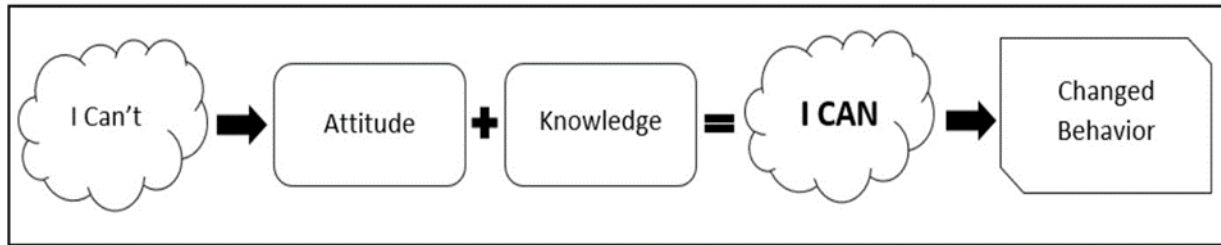


Figure 1-Theory of Planned Behavior

The Future Leaders program believes this financial education supports the long-term goals of the program which include an increased trend in:

- Average age of parents when the first child is born
- Percentage of children born into committed relationships
- Number of parents with gainful and sustained employment upon birth of their first child and subsequent children

Financial Curriculum Overview

All Junior Achievement programs are developed by the Junior Achievement USA Education Group and piloted in classrooms and after-school settings around the nation. Members of the group have postgraduate degrees in education, have experience in the classroom, and are experts in curriculum development and design.

JA young teen programs are developed with a primary emphasis on entrepreneurship, financial literacy, and work readiness, while providing a strong secondary emphasis on mathematics, reading, and writing skills. Students learn fundamental business economic concepts, explore career interests and opportunities, and develop work-readiness skills.

Through a variety of experiential activities, students better understand the relationship between what they learn in school and their successful participation in a global economy. Materials for each program are packaged in a kit containing detailed session

plans, informative newsletters for students, and additional learning materials to ensure a successful experience for students. See Table 1 for a JA course module list.

Future Leaders (Personal Finance 2.0) JA: Earning, Employment & Income JA: Budgeting JA: Savings JA: Credit and Debit JA: Consumer Protection JA: Credit Cards	Future Leaders (Economics for Success) JA: My Career Exploration JA: My Income and Expenses JA Planning for My Future Income JA: Managing My Money JA: Paying for My Needs and Wants JA: My Credit and Spending
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Table 1-Junior Achievement Curriculum

Evaluation of the Financial Learning Portion

Data for financial learning portion of the Future Leaders curriculum was collected from the JA database. The data was collected from standardized, multi-question surveys completed by students. Survey results were downloaded, and data is now stored in the LMS (in .csv files). Data obtained is aggregate data across the participating schools. The data are not parsable by school or identifiable by individual students. Not all students completed both pre and post content delivery surveys. Full or partial data is available for several knowledge units, including “My Career Exploration,” “Managing My Money,” “Paying for My Wants and Needs,” “My Credits and Spending,” and “Planning for my Future Income (Week 1 and Week 2)”. Post survey data is unavailable for “Managing My Money” but the available data for the other units of instruction shows significant knowledge gain among the student participants. See Table 2 for pre and post-test results.

Unit	Pre-Content Delivery Survey (Average Percent Correct)	Post-Content Delivery Survey (Average Percent Correct)
My Career Exploration	78%	76%*
Managing My Money	80%	--
Paying for My Wants and Needs	57%	66%
My Credit and Spending	57%	65%
Planning for My Financial Future	56%	84%

Table 2-Summary of Financial Education Pre- and Post-test Results

* More students completed the post-survey, possibly creating data bias.

Fidelity to Curriculum

The format and structure of the JA curriculum strongly support fidelity to the modules as designed, but JA's data collection methodology makes parsing fidelity difficult. However, across the Future Leaders program facilitators indicated that they presented the module as designed 89% of the time. Within the remaining 11% (those modules not delivered per design) facilitators most commonly indicated that the lack of resources, such a table, chairs, audio/visual equipment, etc., was the reason they adapted the module. This finding is closely followed by adaptations needed because of local barriers to full implementation related to school policy and modification needed to fit the physical setting. Only one facilitator indicated that the module materials are inappropriate for the student population (in a single module). One facilitator indicated that they modified videos or discussion in one instance so students could take in the educational content.

Final Thoughts

Ultimately, the goal of the Future Leaders program is to provide education and support for middle school-aged students. Post-course, several students provided feedback about the Future Leaders program and their experience with it. They answered four questions:

1. The three most important things I learned from the Future Leaders program
2. How or why would you encourage someone else to take the Future Leaders program?
3. What would you like to tell us about the Future Leaders program? Any takeaways or things you will remember?
4. Scariest things about entering adulthood

Here's an example of what they had to say about the most important things they learned about their finances:

- "How to save money"
- "How to use money"
- "How to keep my money right"
- "Learn how to save"
- "Paying bills, get a job, etc."

The information gathered for this project brief is based on information gathered throughout the first half of the program. It will help us enhance financial curriculum topics and activities to gain and keep the interest of the students.