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THEMES HIGH SCHOOL

EQUITY AND WEALTH

OPPORTUNITY GAP



United Way of Coastal and Western Connecticut

JOIN THE CONVERSATION

We invite you to take part and we encourage you to share this journey with your colleagues, friends, family members or anyone you think might benefit.



According to a July 2022 FINRA Foundation <u>national financial</u> <u>capability study</u>, a persistent financial literacy gap exists in the U.S. Further, the study found that young people, Black/African American, Hispanic/Latino, and low-income households remain more vulnerable to the consequences of low financial literacy than other Americans.

WATCH

Financial Education - The Powerful Equalizer

If we truly want to create change sustainably, we must address and investigate the problem at hand. Financial literacy is not accessible to minority populations, thus it perpetuates a system of racial and gender discrimination.

Source: TEDx Talks Length: 15 Minutes

LISTEN

Finding Your Way to a (High-Paying) Trade Job

Figuring out what to do with your life is a challenge for anyone. Students are often told to get their bachelor's degree and find their passion and they'll eventually be rewarded by landing their dream job. For most people, it's not that simple.

Source: NPR Length: 22 Minutes

READ

Financial Literacy for all CT High School Students

Connecticut high school students will now be required to enroll in a financial literacy course in order to graduate. Personal financial management is one of the most important instructional tools that we can give young people to achieve economic independence and stability.

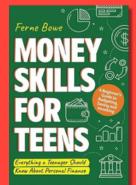
Source: CT Mirror Length: 5 minutes

REFLECT

Suggestion: designate a space (a physical journal or online space) to collect your thoughts each month)

- What key learnings stand out for you from today's content?
- What do you want to explore further? What questions do you still have?
- Have your high schooler play this "Paying for College" challenge so they can make realistic decisions about managing student debt: <u>https://www.timeforpayback.com/</u> and then you can reflect on their choices, together.

TODAY'S BOOK RECOMMENDATIONS



<u>"Money Skills for Teens: A Beginner's Guide</u> to Budgeting, Saving, and Investing." By Ferne Bowe

> <u>"With Fire on High"</u> By Elizabeth Acevedo

