Through the Economic Awareness Council program, Get Real: Financial Decisions in the Real World, 8-12 hours of youth financial education instruction was made available to ALL eligible 19-21 year old foster youth in Illinois through the trainer model. Results from this statewide program were closely tracked using student evaluations as well as pre and post tests of financial literacy and financial capability.

96% of youth agreed that ‘The training activities and content helped me learn about financial planning.’

94% of youth agreed that ‘I will be able to apply what I learned towards the goal of independence.’

94% of youth noted that they felt confident with all 16 financial management skills including:

- explain the importance of financial planning.
- explain what a paycheck is & how to deposit it in a bank account
- balance my checking account
- explain the costs of borrowing money
- understand that money in an FDIC insured bank account is safe even if the bank goes out of business
- understand the importance of protecting my identity and personal information
- explain how to avoid credit card debt & check my credit
- create a budget
- set a savings goal
- open a savings or checking account
- seek assistance with paying for college
- prepare a resume
- make a bank deposit.
- understand the importance of investing for long term financial goals
- understand and reduce investment risk
Youth financial literacy scores increased from 73% correct responses on average pre-tests to 89% correct on average post-tests, a record high!

Youth financial capability or positive financial behaviors and skills increased as well. The following improvements noted below were most significant:

- The percentage of youth that noted they ‘used a budget or spending plan to track income and expenses each month’ increased by 20%
- ‘had an emergency fund that equaled 3 months living expenses’ increased by 11%
- ‘kept organized financial records’ increased by 17%
- ‘reviewed their bills’ increased by 19%
- ‘checked their credit report’ increased by 21%
- ‘had created a financial plan’ increased by 29%

“Everything I learned I’ll be able to use in real life.”
“I’m happy to have done these classes to help me be more responsible and independent.”
“These were great lessons. Everyone should take this course.”

- Youth In Care Participants

229 youth set a savings goal and made a pledge to save monthly during FY2017.

The most common goal for youth was for an emergency fund with over 45% of youth reporting that there were saving for emergencies.

When calculated annually, the total number of committed savings pledges statewide among youth in Countdown to 21 amounted to over $638,000 per year.

445 youth completed the Get Real training in FY2017. This was a significant increase over 2016.

Thank you to the Illinois Department of Children & Family Services as well as their partner agencies and staff for making this program possible.