

CONNECTIONS

The Newsletter of the Together We Can Foundation — Smart Transitions

TWC New Board Member

We are pleased to announce that the Honorable Winship C. Tower (Ret.) has joined the TWC Board of Directors. As a former Judge and Chief Judge for the City of Virginia



Beach Juvenile and Domestic Relations Court, she brings a solid commitment to the welfare of vulnerable youth. Ms. Tower is a graduate of Hollins University and the The University of Virginia School of Law. She was a former partner and Past Chair of The Family Law Practice Group at Kaufman and Canoles, P.C. She is a Certified Mediator for the Supreme Court of Virginia and currently works for The McCammon Group.

TWC Website

Please visit our TWC Website, developed by our friends at Norfolk's TechArk Solutions.



Are There Secrets to Success?

In 2010, when I was hired as the Executive Director of the Together We Can Foundation, I was fortunate to not only have spent nearly two decades as an educator and an education consultant working with young adult populations, but to also have been a member of the CIVIC Leadership Institute Class of 2008. CIVIC's goal is simple. It's to connect executive leaders through service to improve life in Hampton Roads. CIVIC Classes contain the best and the brightest of emerging leaders across diverse fields like business, medicine, the law, education, the military, politics, technology, and public service.

It was and continues to be a heady mix of accomplished and successful individuals. It was also an inspiration to me as I explored what a small but focused organization might do to improve adult transition outcomes for a high risk youth population (foster care).

As I thought about what qualities my CIVIC colleagues shared in common, it was not race or education or opportunity or financial

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TWC Board Members

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Harvest Bellante:
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John Bicknell:
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Jeremy Rodden:
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 Youth Challenge

Together We Can Foundation

5101 Cleveland St. Suite 305
 Virginia Beach, VA 23462

info@twcfoundation.org

757-288-3231

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resources. Certainly those things had some impact, but none of them were universally present. What was universally present was a set of four things that seemed to make the difference between success and failure.

My CIVIC Colleagues all seemed to be able to identify a clear vision that guided their actions. They knew where they wanted to go. They also had the capacity to create a reasonable plan to take them from where they found themselves to where they wanted to end up. They had resilience and a strong motivation to succeed. They were not defeated by defeat, but actually animated and motivated by it. And, finally, they understood the importance of a support network and knew how to be a support network for others and build that support network for themselves.

So what occurred to me was the idea of focusing on building and reinforcing those success skills—those secrets of success—in the youth populations we work with? Many youth programs targeting high-risk or vulnerable populations tend to focus on survival skills or remedial programming. What if we jumped right into what actually makes people successful and put our energy into teaching those skills and fostering those qualities?

Ten years into that experiment, we have impressive results that we stumbled onto something important. Certainly, there are other essential services that matter in the lives of these youth and other organizations making a real difference in the lives of at-risk youth. But there is also real evidence that focusing on success skills—identifying a vision, establishing a plan, developing resilience, and cultivating a support network—improves high school graduation rate, increases the likelihood of youth pursuing post-secondary education or skills training, and ensures a higher success rate when seeking employment.

It is sometimes easy to dismiss young adults as being willful and resistant to any kind of advice, but that has not been our experience. When taken seriously and treated with respect, the youth we work with are actually hungry for the kinds of secrets to success that we share. They want to succeed. They want independence. They want to be happy.

—Tom Crockett



A three-year collaborative initiative designed to break the minimum wage poverty cycle by providing high-impact direct service and indirect service components to better prepare youth for adult life and the world of work.

When our funders and donors support our work they are saying that they support the idea behind the Smart Transitions initiative—to collectively seize the opportunity to engage these youth and truly give them every opportunity to succeed.

SMART TRANSITIONS
PARTNERING TO SERVE YOUTH

The Barry Robinson Center
A Behavioral Health System for Youth

Smart Transitions Online
Working with funders, partners and developers like the Hampton Roads Community Foundation, the Barry Robinson Center, and TechArk Solutions, we are investing in the development of an enhanced content delivery system by digitizing our content to provide a hybrid application that functions as a self-paced online course, a digital mentoring hub, a digital portfolio and resume creation tool and a long-term archive for career-related planning, personal information and documents.

Field Notes: Chesapeake Career Center

The Importance of Transition Conversations

I've never felt quite as guilty leaving a school as I did one day last Fall heading out from Chesapeake Career Center. I had been working with a group of afternoon (they do a morning and afternoon sessions) dental assistant students and it's fair to say that our discussion in class had taken a turn. What had begun as a fairly standard question in our Life Work Portfolio course—What would you like your life to look like at 30 years old?—had suddenly been cause for panic.

This group was a fun group from the start, and they had pretty big ambitions. Jaylen Clemons stood out for his desire to live in a lofty penthouse style apartment in Las Vegas while he raked in the money doing cosmetic dentistry, and because of his interesting plan I pulled up realtor.com on their smartboard. "All right guys," I said, "let's see if this is going to work out for his budget knowing what he's expecting to make each month vs. how pricey this style of living is." It's a fun thing to do in classes, if I feel like they are with me, because so many of them don't really have a good grasp on real-world prices for their dream homes or locations.

In Jaylen's case, it worked out. As a cosmetic dentist he is going to make a pretty decent income and if he wants that loft apartment, so be it. But of course, he knew it wasn't going to be the high life for the many years he'd be putting himself through school—that was the trade-off. Our scenario sparked other interest and one student that didn't want the glamorous life in Las Vegas asked how much it would cost to live in her desired area. We looked. It wasn't too bad, but it incited many, many questions.

Kay Smith was the first to ask, "what's that whole credit rating thing?" and how it could affect their chances of housing. So, I tried to explain "good credit" and the need to establish it as an adult while simultaneously advising strongly against being taken in by all the tempting "free" cards they will suddenly find themselves pre-approved for when they get into college and/or start working. As we talked, their eyes were getting wider and wider and Kay wasn't going to be satisfied with my assurances that she'd be OK so long as she kept asking these types of questions. She was still worried, and questions were still coming.

"What happens if you marry someone that has bad credit, can that affect your credit score?"

"What happens if you get money from a family member—where should it go?"

"How do you sign up for a bank account?" (When I asked how many of them had accounts currently, it was only 2 out of the 5.)

And perhaps most important, "What happens if we ever get sidetracked and miss a payment on something?"

These were big questions and they deserved big, detailed answers. They deserved an entire year course spent on nothing else but the answers and the strategies, because from my own perspective (after having been lured by a free mascot teddy bear into a credit card sign-up my first day in college and going down a hard financial spiral) I knew what trouble they could be in for. I knew that rather than the option to go home on early release as a senior, if I could have had the opportunity to learn more about "this stuff" in high school, I would have been thrilled to. And so, I tried to provide all that I could in the blocks that we had but I remember looking at Kay's face as I left that day and just wishing I could do more.

Luckily for me, Chesapeake Career Center has embarked on a huge joint effort with us this school year and is ensuring that almost every one of their students will have a portfolio course under their belts be-



fore they graduate. As such, I felt pretty comfortable asking if I could go back this second semester and re-visit my favorite dental class to check in on them and see if they feel any less stressed.

I sat down with Kay, Jaylen, Rachel, Isaiah Reid, and Jermaya Mitchell the other day and I asked how they were holding up. Jermaya is working at Hwy. 55 as a server. She's trying to be budget-focused and her parents expect her to pay for her gas, phone, and even some bills since she has income. Isaiah and Rachel are feeling "okay." They want to stay closer to home and go to ODU to study and plan to continue with dental at least in some respect. Jaylen hasn't changed his tune from the thrill of Vegas. While Kay and Jermaya are a little more on the fence of where they'll go, though Kay feels a pull to the Midwest where she grew up.

The great thing about this program is that all of these students will graduate high school as an entry-level dental assistant. They have to work for 3500 hours in that position before they can take their national board exam, but after that, they could become dental hygienists. The exceptional part about all this is that even when they are "just" working on their hours and going to school, they will still be in an entry level position that ranges from \$17-\$25 per hour, something I try to point out to them as being rather unusual for anybody their age.

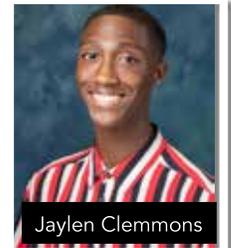
Of course, with this money they'll be earning will come responsibility and that is still a scary variable. I continue to set their minds at ease and encourage them above all else to start both a checking and savings account where they can keep an emergency fund for all those things we can't predict. I try to talk them through the concept of credit once again and suggest that auto-draft payments are life savers if you're worried about keeping track of too much. I mention that roommates can help a lot with the cost of living, but I was shot down pretty quick on that—this group isn't too keen on strangers in their space. And while I certainly know that attitude can change pretty quickly when faced with rent, I'm okay with simply planting the seed for now. I find that I'm not at all worried about these particular students because I know the technical skills they have, and I know that they're asking me the right questions—that counts for a lot in my book. But as our time fades, I ask them anyway, "okay, what could we as adults do to help? What do we need to do more of for you?"

Kay pipes up immediately, "stop pressuring us and let us make our own mistakes." Everyone nods in agreement. Which, given the multitude of fears she and her classmates expressed before, I thought was a little strange since they really didn't seem to want to be making any mistakes if they could help it and wouldn't that require guidance and intervention? Everything they said they wanted to know about, well, someone has to explain it, but I suppose they are looking to simply not feel so pressured by it.

But, on the other hand, can I blame them for wanting the best of both worlds from all of us? They want us to be adults that trust this generation enough to let them do their own thing, but somehow just know when it's become a little too tough and they need guidance. I think that's what everyone actually wants deep down and while it seems like an easy concept, I certainly understand that it is not. And to give her credit, I think Kay understands that too, she, like everyone else, just needs to be allowed their frustrations from time to time. And then there's the simplest most straightforward response I could possibly hope for, "What could adults do for us?" Jaylen asks. "Simple, give us money." We all laugh, and I tell him how much I wish I could, after all, we've done a great job running up his costs of living and education all this time. We bid our farewells until I can hopefully check in once more before the year ends.



Kay Smith



Jaylen Clemmons



Isaiah Reid



Jermaya Mitchell

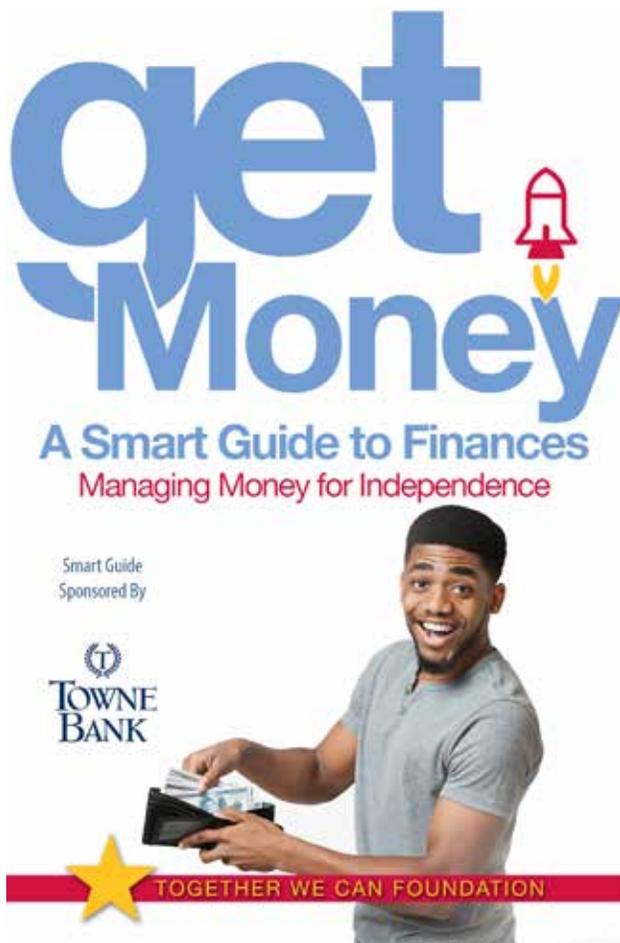


Rachel LaMotta

—Harvest Bellante
Program Director

Initiatives (noun)

an act or strategy intended to resolve a difficulty or improve a situation; a fresh approach to something: from the Latin *initiare*, from *initium* meaning beginning.



Get Money:

A Smart Guide to Finances.

Aside from not having to obey someone else's rules, the thing most young adults look forward to is some measure of financial independence—to live independently, earn their own money, and make their own decisions about how to spend it.

Since our beginnings, helping foster care teens have more successful adult transition outcomes, we have tried to understand what youth don't know and need to know in order to make those transitions successful. We have identified three areas of concern around which we have focused our efforts: career alignment and planning, personal presentation skills for employment, and personal financial management skills. The first two are what we address through our Life-Work Portfolio Course and our current Smart Guides:

- **Get Set: A Smart Guide to Adult Life** and
- **Get Work: A Smart Guide to Finding a Job, Keeping a Job, and Building a Career.**

Now, thanks to a grant from the TowneBank Foundation, we are assembling content from our Smart Money course into our third Smart Guide: **Get Money: A**

Smart Guide to Finances—Managing Money for Independence.

As Harvest mentioned in her article in this issue (pg. 4), Financial questions are a big part of the anxiety that youth feel around the transition to adult life. So, we've produced an illustrated 56-page guide to personal finances for young adults.

The **GET MONEY Guide** is divided up into 6 short sections.

1: Money for the Basics

Introducing the skills of budgeting, tracking, and managing money. Bank cards, and online checking and savings account management.



2: Money for Dreams

Setting and managing smart financial goals and saving for what we want.

3: Money for Independence

Expanding upon financial skills for living independently and responsibly.

4: Money in the Bank

How banks and banking work and how they can help you better manage your money and achieve your goals.

5: Money for Emergencies

Savings Accounts, Credit Cards, Insurance Plans, Loans (the pros and cons of each).

6: Money for the Future

Investing for the future and how interest works in your favor.

We are excited to be distributing these guides through our partner, Hampton Roads hometown financial institution, Towne Bank, as well as through our community service partners. Get Money makes a great teaching resource for mentors, teachers, counselors, and youth-serving staff. If you are interested in acquiring guides for youth, contact Tom Crockett at tcrockett@twcfoundation.org.



Can Money Make You Happy?

Well, No and Yes!

We've all heard the phrase "money can't buy happiness," but is that really true? Certainly not having enough money to cover our basic survival needs causes a lot of stress that interferes with being happy. There is even evidence that poverty is linked to poor health. So in one sense, not having money can make you both unhappy and sick. But can "having" money cause you to be happy?

Psychological research on happiness would indicate that it all depends on how that money is spent. There is a lot of research that suggests that money spent on consumer goods—things—only makes us happy for a very short period of time before we become unhappy and want new things or more things. This creates a spiral of unhappiness, much like addiction to a drug that requires ever stronger doses to recreate the original feeling.

On the other hand, after our basic needs are met, money spent on experiences like travel or events or money spent helping others, tends to increase our happiness far more significantly and for a much longer period of time. Money tends to increase our choices and our options in life so mastering the art of making and managing money is an important skill if you want to be happy.



How You Can Help

Over a quarter of our income comes from generous and compassionate donors like you who've said no to the idea that some of our youth are disposable and yes to the idea that each generation of young people—our future workforce—is worth investing in. Without donations from people like you, over 432 youth would not be receiving service this year. That's 432 youth who would not have: developed a post-secondary transition plan; would not have identified and learned to express an attractive and marketable personal and

professional "brand;" and would not have developed the tools and resources to find employment and break the cycle of minimum wage poverty.

Please consider making a contribution online at www.twcfoundation.org "donate." And while you are there, please consider becoming a recurring donor by marking your donation to repeat each month. Thank you.

Total Income FY 2018-2019: \$312,011



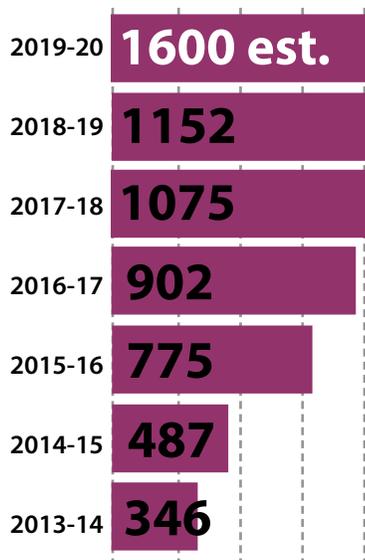
Total Expenses FY 2018-2019: \$309,205



One of the things of which we are most proud is that as good stewards of the money our funders and donors entrust us with, ninety-two cents of every dollar we raise goes into youth programming.

Outcomes

YOUTH SERVED BY YEAR



YOUTH OUTCOMES 2018-19

