

*FROM TWEEN TO TWENTYSOMETHING:  
HELPING YOUNG PEOPLE*  
**SECURE  
THE BAG**

*PUBLIC HEARING AND POLICY PROPOSALS  
TO FINANCIALLY EMPOWER NYC'S YOUTH*

**NYC** Consumer and  
Worker Protection

# **From Tween to Twentysomething: Helping Young People Secure the Bag**

## Public Hearing and Policy Proposals to Financially Empower NYC's Youth

Eric L. Adams  
Mayor

Vilda Vera Mayuga  
Commissioner

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# Acknowledgments

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# Executive Summary and Background

For more than 50 years, the NYC Department of Consumer and Worker Protection (DCWP) has protected the public from deceptive business practices.

For almost two decades, we've helped New Yorkers do more with their money. Specifically, since 2008, we've helped New Yorkers manage debt, improve credit, and build savings through free one-on-one financial counseling at NYC Financial Empowerment Centers.

Over all these years, our target audience for most consumer and financial education has been adults.

Moreover, to use financial counseling services, clients must be at least 18.

What we've come to learn, especially at NYC Financial Empowerment Centers, is that many clients come to us with histories of financial struggles and trapped in cycles of debt.

One such client is Michelle.

A first-generation Mexican American and college graduate, Michelle had no exposure to financial education during her primary and secondary schooling. She relied on a credit card to make ends meet through college, without an in-depth understanding of the potential consequences.

After receiving financial counseling as an adult, Michelle obtained the necessary tools to make informed financial decisions to build a more secure future.

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*“Growing up in a low-income neighborhood ... attending public school, I was not exposed to financial literacy in a structured way. All I saw was my parents struggle to make ends meet ... They were always worried.”*

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Recognizing that adult financial health and success *must* begin in childhood, DCWP Commissioner Vilda Vera Mayuga charged staff to research ways the Agency could prepare the youngest New Yorkers with information and resources to prevent pitfalls in adulthood. Using DCWP's public hearing authority, Commissioner Mayuga also convened experts and stakeholders—including students and families—to discuss how to improve young people's access to financial empowerment resources. *From Tween to Twentysomething: Helping Young People Secure the Bag, A Public Hearing to Financially Empower NYC's Youth* was held on November 14, 2024 at the Brooklyn Heights Library.

This report includes findings from DCWP research, highlights from public hearing testimony, and four policy recommendations to financially empower NYC's youth.

DCWP believes that teaching financial concepts and consumer protection must be an essential part of every student's journey. Understanding the basics of money, how to save for goals, and how to be savvy consumers will help youth to become financially healthy adults.

## About DCWP

DCWP protects and enhances the daily economic lives of New Yorkers to create thriving communities. We:

- enforce key consumer protection and licensing laws that protect consumers from unfair and/or predatory behavior;
- enforce local labor laws, such as Paid Safe and Sick Leave, Fair Workweek, and the Minimum Pay Rate for delivery workers;
- offer free, one-on-one financial counseling and coaching at NYC Financial Empowerment Centers to help New Yorkers manage debt, improve credit, and increase savings; and
- offer NYC Free Tax Prep to help eligible New Yorkers file their tax returns for free and claim valuable tax credits.

Since 2022, DCWP has helped deliver more than \$1 billion back to New Yorkers through restitution, debt relief, minimum pay laws, and financial empowerment programming.

# The Need for Financial Empowerment

According to the U.S. Census Bureau, the overall poverty rate across the country in 2023 was 11%, while the poverty rate for those under the age of 18 was 15.3%. These rates are far higher in New York City, with the overall poverty rate reaching 23% and the child poverty rate reaching 25%.<sup>1</sup> Additionally, more than half of the city's population, 56%, lives either in poverty or with low incomes.<sup>2</sup> According to the Brookings Institution, a third of children who experience poverty in the U.S. will also experience poverty as adults.<sup>3</sup>

Financial education is critical to supporting individual financial health and bettering economic opportunities. Financial education equips individuals with the tools and skills to make informed decisions to build a healthy economic life. Research shows that financial education reduces individuals' level of debt and increases their level of savings.<sup>4</sup> It also helps to promote asset building and leads to improved economic health in communities overall.

Although there are a multitude of financial education resources available to adults across New York City, including NYC Financial Empowerment Centers, there is a major demographic that is left out of this vital resource: youth. Many of the individuals aged 18 and older who visit Centers are already experiencing some level of financial burden, often after accumulating debt, feeling overwhelmed by loans or credit cards, falling prey to a financial scam, or experiencing negative impacts on their credit score and resulting in poor financial health.

A critical preventative measure is financial and consumer education for youth to set them up with the foundational knowledge and decision-making skills necessary to make positive financial choices as adults. When introduced and developed starting in childhood, these skills will support young people's preparedness and resiliency, helping them to make more informed decisions, avoid predatory scams, and build financial stability into adulthood.

# Landscape of Financial Empowerment for Youth

## Nationwide

In 2020, only eight states had a requirement for financial education ahead of graduation, but in the last four years that number has steadily increased. Currently, there are 26 states that require at least half a credit of financial education to graduate; 10 have active requirements, and 16 are in the midst of implementation.<sup>5</sup> States that have mandated financial literacy courses report a 50% increase in student financial knowledge.<sup>6</sup> The momentum to provide financial education courses continues to grow, with 52 bills introduced in 21 states and two federal bills in 2024,<sup>7</sup> all working to legislate better access to financial empowerment resources and/or a financial education course requirement ahead of graduation. Among the 24 states without a financial education requirement is New York.

## New York State

The New York State Board of Regents presides over the New York State Education Department (NYSED). Regents are responsible for the general supervision of all educational activities in New York. Currently, the closest requirement to a financial literacy course is a half-credit economics course in the 12th grade. The course includes some personal finance concepts, but New York falls short of requiring a stand-alone personal finance course.<sup>8</sup>

In fall 2022, the Regents created the Blue Ribbon Commission (BRC) as part of the Graduation Measures Initiative to rethink New York's graduation requirements. In November 2022, the BRC, which is comprised of a diverse set of stakeholders, including educators, researchers, administrators, parents, and students, released the report [Graduation Requirements and Measures](#). Some key findings included:

- financial literacy was considered critical to students' post-secondary readiness; and
- financial literacy was the most frequently identified basic practical skill need.

In November 2023, BRC members advanced their preliminary recommendations in the follow-up report [Blue Ribbon Commission on Graduation Measures](#). The #2 recommendation was to include civic responsibility; cultural competency; *financial literacy*; performing arts; science, technology, engineering, and mathematics (STEM) credit(s); and writing skills for real-world scenarios in diploma credit requirements.<sup>9</sup>

As of December 2024, the Regents have not yet officially approved the BRC's recommendations. However, the NYSED presented a timeline<sup>10</sup> to implement a plan aligned with the BRC's recommendations, with full implementation taking place after fall 2029.<sup>11</sup>

## New York City

Although NYC Public Schools is subject to NYSED requirements, including the half-credit requirement for an economics course, the City is seeking to go further.



In 2022, NYC Public Schools launched FutureReadyNYC, an innovative strategy to provide a student experience that integrates academics with real-world skills to give NYC students a head start on college and career readiness. The initiative's components include:

- career-connected instruction;
- work-based learning opportunities; and
- financial literacy.<sup>12</sup>

FutureReadyNYC's core component of financial literacy serves to provide students with knowledge and skills to develop positive lifelong habits around their personal finances to have a more secure economic future. As of the start of the 2024-2025 school year, schools participating in FutureReadyNYC will be required to provide a minimum of 54 hours of financial literacy coursework to at least one cohort of students.<sup>13</sup>

Announced in August 2022 as one of several City initiatives to prevent and end youth homelessness in New York City, DCWP currently partners with the NYC Department of Youth & Community Development (DYCD) to offer free financial coaching tailored to youth experiencing homelessness.

In July 2023, Mayor Adams signed Local Law 98 of 2023, which required DYCD to implement financial literacy training into all of its youth employment programs.<sup>14</sup> Youth employment participants now receive instruction on banking, budgeting, credit, debt, savings, and taxes.

In August 2024, NYC Public Schools updated its high school academic policy with respect to financial education. All public high schools are now encouraged to offer the opportunity to take a course that covers personal finance topics, such as spending, saving, and managing credit and risks.<sup>15</sup>

Along with City-run programs, there are a number of programs operated by community-based and nonprofit organizations across the five boroughs. One such program is the Save for College Program, run by NYC Kids RISE in partnership with NYC Public Schools and the City of New York. This program provides families, schools, and communities with a way to work together to invest in and save for their children's futures to make college and career training more accessible and achievable for public school students.<sup>16</sup> The DCWP Commissioner is an Ex-Officio Director on the NYC Kids RISE Board of Directors.

# DCWP Public Hearing

On November 14, 2024, DCWP Commissioner Vilda Vera Mayuga convened *From Tween to Twentysomething: Helping Young People Secure the Bag, a Public Hearing to Financially Empower NYC's Youth* at the Brooklyn Heights Library. The hearing, convened to discuss youth financial empowerment and consumer protection, consisted of expert presentations and panels, as well as testimony from everyday New Yorkers.

## Expert Presentation: A Two-Generation Approach



Sama Sabihi delivers a presentation at the public hearing.  
Credit: Adrienne Nicole Productions

### *Highlights from Testimony of Sama Sabihi, Ascend at the Aspen Institute*

Sabihi discussed a two-generation approach to encourage family prosperity and intergenerational well-being to ensure that all family members can reach their full potential. This approach is a departure from programs intended for either just children or just adults. The two-generation approach intentionally and simultaneously works with children and their families together rather than through separate systems, such as workforce programs with child care referrals or supports for students who are parents. To work with families, Sabihi offered the following recommendations:

- ensure equity;
- center parents as experts;
- support parent safety, authenticity, and autonomy;
- prioritize social capital; and
- cultivate learning and evaluation.

### **About Ascend at the Aspen Institute**

Ascend at the Aspen Institute is a catalyst for a modern two-generation approach to build intergenerational family prosperity and well-being by intentionally focusing on children and the adults in their lives *together*.<sup>17</sup>

## Expert Panel: The Need to Introduce Financial Education Concepts at an Earlier Age

### *Highlights from Testimony of Karen Dahlberg O'Connell, Federal Trade Commission (FTC)*

O'Connell described the FTC's Bureau of Consumer Protection, which collects and tracks data about scams, investigates and litigates against scammers, and educates consumers about scams, including scams targeting youth.

According to FTC data that O'Connell cited:

- younger people, aged 20-29, reported losing money to fraud more often than older people, aged 70-79;<sup>18</sup>
- social media is the top fraud contact method reported by young adults with a total reported loss of \$181 million.<sup>19</sup>

O'Connell also highlighted privacy issues with children and child identity theft and stressed the importance of being a cautious consumer and staying vigilant against potential scams.

O'Connell recommended:

- educating consumers, especially young people, on ways to avoid scams and frauds;
- limiting the amount of personal information individuals share online.

### **About the Federal Trade Commission (FTC)**

The FTC's mission is protecting the public from deceptive or unfair business practices and from unfair methods of competition through law enforcement, advocacy, research, and education.<sup>20</sup>

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### *Highlights from Testimony of Steven Sherrick, Junior Achievement of New York*

Sherrick briefly described Junior Achievement's programs to inspire and prepare students in the areas of financial literacy, entrepreneurship, and career readiness.

Sherrick cited the following statistics from various sources:

- roughly half of Americans are financially literate;
- 45% of NYC high school graduates are unaware of the terms and implications of student loans;
- only 20% of students feel prepared for financial planning beyond high school;
- schools with comprehensive financial literacy programs show a 35% improvement in student knowledge scores.<sup>21</sup>

Sherrick recommended the following:

- mandate financial literacy courses in schools;
- use an integrated curriculum with practical application and experiential learning so youth can relate financial concepts to real-world financial behavior;
- focus on high-need populations and ensure that implementation of financial education into schools is done thoughtfully.

## About Junior Achievement

Junior Achievement is a nationwide organization dedicated to giving young people the knowledge and skills they need to plan for their futures and make smart academic and economic choices.<sup>22</sup> Learning experiences include in-class and afterschool curriculum, virtual programs, and site-based learning experiences.<sup>23</sup>

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### *Highlights from Testimony of Tracie Greenway Morris, Federal Deposit Insurance Corporation (FDIC)*

Morris discussed strategies for bringing youth savings programs into local communities, highlighting FDIC's Youth Savings Pilot. Its purpose is to:

- highlight promising ways to combine financial education and savings accounts for youth;
- encourage experience-based financial education for youth.<sup>24</sup>

Predominantly implemented in schools, the pilot program furthered FDIC's mission to provide financial education as well as to establish banks as trusted partners in communities.

Morris emphasized the importance of financial education and access to bank accounts for long-term financial well-being and said starting early is key. She recommended:

- expanding access to savings accounts for youth with options for non-custodial and custodial account ownership structure;
- implementing and encouraging experiential financial education for youth;
- starting financial education early.

### About the Federal Deposit Insurance Corporation (FDIC)

The FDIC is an independent agency created by Congress to maintain stability and public confidence in the U.S. financial system. The FDIC insures deposits, examines and supervises financial institutions, educates the public, and more.<sup>25</sup>



Panelists at the public hearing. From left: Steven Sherrick, Karen Dahlberg O'Connell, Tracie Greenway Morris.  
Credit: Adrienne Nicole Productions

## Testimony from Stakeholders

DCWP heard compelling testimony from students, parents, and educators. This report highlights some of their stories.

### Michelle

As a first-generation New Yorker growing up in a low-income neighborhood, Michelle did not have any exposure to financial literacy. She quickly accumulated credit card debt. After receiving financial counseling as an adult, she obtained the tools she needed to make informed financial decisions and realized how much these tools could have helped her in public school and college. Michelle believes the City should prioritize financial empowerment in schools and emphasized the impact it can have to help students and low-income families secure long-term financial stability.

### July

July testified how her own financial struggles as an undocumented immigrant, domestic worker, and mother helped her value financial literacy and tools, such as budgeting, saving, and investing. She believes that financial empowerment has the ability to change lives and provide security, freedom, and confidence in making informed decisions. July stressed how vital it is for children to be educated on financial literacy before graduating from school and urged schools to uplift children and communities by prioritizing financial empowerment in our education system.

### Diana

An educator for the past 20 years, Diana detailed her own personal journey with financial literacy, as well as her experience with students, teachers, and family members coming to her for guidance on financial literacy. This experience prompted her to begin teaching a finance course seven years ago, and she has seen the impact not only on students but their families and communities. Diana advocated for making learning as inclusive as possible and to emphasize for students and their families that there are many forms of wealth beyond just financial wealth.

### Kevin

A first-generation New Yorker, Kevin experienced the difficulties of growing up in a low-income household. He and his siblings never had formal financial education, and he believes that many young people enter adulthood without any necessary knowledge to navigate finances. Kevin advocated for financial education for young people, specifically financial classes in high school curriculum. Kevin believes that people deserve the opportunity to receive financial education to prepare themselves for the future.

### Rhonda

A Middle School Community School Director, Rhonda spoke of the challenges that her students face. Many are migrant students who experience issues with housing. She has witnessed a strong desire in her students to help their parents or guardians as much as possible, including with finances. Rhonda reflected that the knowledge her students accumulate can be shared with their families to improve family prosperity and well-being and passionately urged for more resources for her school and other schools experiencing similar issues.

## Rachel

Ten years ago, Rachel was diagnosed with a chronic illness and began to think about her future and how she would continue supporting her immediate family, her parents, and herself. She began thinking of retirement, long-term care, and health care costs. She realized that you can plan for life events; unfortunately, she hadn't had the education or resources to begin this planning process. She believes it is very important for youth to receive financial education not only to plan for the future and life events but to put into practice every day.

# DCWP Policy Recommendations

Over the years, DCWP has developed some information and resources for young people; however, youth, in particular youth aged 12-24, weren't a key audience. The City is committed to financially empowering *all* New Yorkers and, as part of that commitment, DCWP is prioritizing addressing the financial empowerment and consumer protection challenges that NYC youth face.

In addition to independent research, the public hearing was an opportunity to hear directly from students, family, experts, advocates, and educators on ways youth learn good consumer and financial habits; financial products and services youth use; money challenges youth face; and how best to reach youth and their families with information on consumer protection and financial empowerment.

Here's some of what we heard:

- Although New Yorkers have used financial empowerment resources, including DCWP's, after finding themselves in precarious financial situations or having fallen prey to a scam, they wished they'd had resources and knowledge at a younger age to enter the real world as an adult already equipped with the financial tools needed to make informed decisions.
- The City needs to use holistic approaches and foster collaborations with diverse stakeholders to fully support NYC youth in their learning and financial journeys.

Informed by research, testimony, and in collaboration with educators, banking experts, regulators, and community partners, DCWP designed policy recommendations to:

- provide hands-on financial empowerment services to youth and their families, while providing real-life professional development opportunities in school;
- develop financially healthy adults by connecting teenagers, young adults, and their parents and caregivers to resources to help them have confidence having personal finance conversations, navigate financial decisions, and avoid predatory scams.

## Recommendation #1: Enable families to access financial educators within schools.

- Professional financial educators could be an additional resource to strengthen the capacity of NYC Public Schools to offer financial empowerment materials and expertise to support the work of teachers, parent coordinators, and other staff.
- Financial educators could provide financial education workshops to both students and their families so financial education concepts can reach every corner of communities.
- Financial educators could also provide on-site financial counseling to parents, school staff, and other community members.

## Recommendation #2: Provide centralized financial education resources for all stakeholders.

- A centralized financial education resource hub could be responsive to educators' need for vetted, unbiased, and culturally sensitive materials to support financial education in NYC Public Schools.

- A hub could serve as a repository of recommended and vetted trainings, activities, materials, and resources on key financial and consumer protection concepts for integration within classroom learning and out-of-school programs.
- A hub could be accessible to all invested stakeholders—teachers, parent coordinators, families, City agencies, and programs supporting youth and families.

### Recommendation #3: Offer access to financial products that promote safe banking and asset building in high schools.

- Programs like in-school banking could make safe and affordable financial services available in neighborhoods with limited access to banking; help build lifelong habits—especially savings; and foster trust between participating financial institutions and community members.
- Partner banks and credit unions could work with a school(s) to introduce safe banking practices, offer youth/student bank accounts, and/or support the career pathways of high school students through experience-based learning and career development in the financial sector by sponsoring stipends.
- Students could support bank personnel in staffing or marketing in-school banking, receiving the additional benefit of a workforce development opportunity in financial services within schools.

### Recommendation #4: Create initiatives offering hands-on opportunities and incentives to help students build critical financial health behaviors and financial safety nets and assets to break the cycle of poverty.

- A new program could teach students how to manage real money through matched savings and incentives to encourage them to build financial skills while in school. This program would complement workshops, financial counseling, and other financial education activities in order to develop valuable mindsets and behaviors for long-term financial health, including delaying gratification, planning spending, and resisting impulse purchases.
- A program targeted to vulnerable youth—such as youth transitioning from foster care, youth in temporary housing, justice-involved youth—could provide incentives and support to develop financial resilience through long-term planning, working toward savings goals and managing setbacks while addressing the racial wealth gaps and creating pathways to end the cycle of poverty.
- A program designed for middle school aged youth (11-13) could provide incentives and support to establish positive savings and banking behaviors and strong financial habits.



# Conclusion

DCWP values what we learned from those who testified at the public hearing and those who visit NYC Financial Empowerment Centers every day. Their accounts demonstrate the need for young people to receive financial education and empowerment resources to enter adulthood with the skills and knowledge necessary to make healthy financial decisions throughout their lives.

There are long-term benefits associated with financial education, especially for youth:

- a reduction in loss and debt from consumer financial scams or predatory actors;
- asset building;
- the promotion of generational wealth;
- strong financial habits;
- positive savings and banking behavior.

With these policy recommendations, we seek to create a vibrant learning environment for youth and their families through financial education, financial counseling, in-school banking, and other financial inclusion resources. Aligned with NYC Public School's financial literacy goals, the recommendations aim to give all young people in New York City access to meaningful, in-person financial empowerment programming both in and outside of school.

# Endnotes

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The logo for NYC Consumer and Worker Protection. It features the letters "NYC" in a large, bold, black, sans-serif font. To the right of "NYC" is the text "Consumer and Worker Protection" in a smaller, black, sans-serif font, arranged in two lines. The background of the entire page is white with abstract, colorful brushstrokes in shades of green and yellow, and some faint, illegible cursive text scattered throughout.

**NYC** Consumer and  
Worker Protection