Summer Youth Employment Programs (SYEPs) can use outreach as a first moment to highlight banking messages and expectations. Applications can collect banking status information, as well as survey knowledge of financial topics and encourage youth to start thinking about summer savings and banking goals.

Program staff can facilitate account opening and direct deposit and address any barriers to ensure that the first paycheck can be easily deposited. For youth with barriers like identity theft or account history problems, programs can help find accounts with flexible screening or make plans for appropriate alternatives.

Financial education can start at orientation. Orientation can also include account opening, either remotely or with bank representatives in attendance to open accounts onsite.

Direct deposit, including into multiple accounts for automated savings, at pay periods is a primary banking access goal. Payroll is also a critical point to begin providing education on smart banking and financial management strategies.

Connecting direct deposit banking to SYEP financial education is an experience-based way to enhance educational objectives. Lessons include how to use a payroll card without incurring fees, managing debit card spending, or solving problems with financial institutions.

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