

Youth Month Front-Line Guide:

# TURNING ENGAGEMENT INTO RESULTS

Over 70% of young adults say limited credit and personal finance knowledge has led to costly mistakes.

Let's change that this Youth Month.

Dive Into Lending makes learning about lending easy and fun.



## Why front-line energy matters

Youth Month is most successful when kids feel the excitement the moment they walk into a branch. When front-line staff participate, even in small ways, engagement increases. Kids notice. Families notice. Conversations start naturally.

**We have seen this year after year.**



*Money Map Adventure came to life with pirate hats and eye patches.*



*Galactic Adventure took off with alien goggles and antennas.*

Youth Month is about **experience, not effort**. When front-line staff bring energy, kids lean in, families engage, and learning sticks. One playful touch goes a long way.

It also does more than light up the branch. Front-line participation creates the **best social media moments**. Families love seeing real teams having fun while doing something meaningful, and those posts consistently drive higher engagement and sharing.

**The more you do, the more kids and families respond.**

## Create simple visual appeal

You do not need a full theme or decorations. A little visual interest goes a long way. Pick one or two elements that feel fun and easy for your team.

### Beach / Shoreline

Bright and welcoming. Think sunglasses, leis, buckets, bubbles.



### Sea Creatures

Playful and kid-first. Fish, turtles, dolphins, friendly sharks.



### Underwater Explorer

Curious and adventurous. Goggles, bubbles, explorer language.



Mix and match. There is no right or wrong approach.

## Fun accessories for front-line staff

These items work across all moods and are inexpensive, easy to store, and simple to use. Challenge staff to competition for best flare.

### Staff-wear ideas



## Giveaways for kids

Small items spark big engagement.



## How staff can start conversations

No scripts required. The goal is to sound natural and helpful. Here are a few easy examples that work at the teller line:

"Here's a Youth Month packet for the kids. It's a fun way to learn about borrowing and lending. I thought they might love it."

"We're doing Youth Month right now, so we're sharing these with families. Want to take one for your kids?"

"Also, just so you know, we offer **free credit counseling** if you ever want a second set of eyes on a plan or questions about credit."

"If you ever want to talk through borrowing options, we're happy to help. And we can always point you to our free credit counseling resources too."

"Would it be helpful to see what loan specials we're offering right now?"

One short conversation is enough. The goal is awareness and connection, not a pitch.

## Simple metrics that matter

### Why leading metrics matter

Youth Month is about building momentum, not measuring perfection. Leading metrics help you understand whether families are engaging in the moment, instead of waiting weeks or months to see results.

Trailing metrics like new accounts or loan volume are important, but they often show up later. Leading metrics tell you if your front-line energy is working right now and whether conversations are actually happening.

When leading indicators are strong, trailing results tend to follow.

### Easy leading metrics to track

Keep this simple. These are meant to be directional, not exact.

- Number of youth packets shared with families
- Number of kid or family conversations started
- Number of kids who stopped to engage or ask a question
- Number of parents who paused to talk about loans or borrowing

This can be as simple as tally marks on a whiteboard or a basic spreadsheet at the end of each day.