



...FOR WORKING WITH
BY EVAN GIMPEL

At-risk Youth

1. **Build rapport.** At-risk youth often have good reason not to trust adults or take them at their word. If working with at-risk youth is a new experience for you, realize it will probably take more time to break down barriers with this population than others.
2. **Make it fun.** Find ways to make the conversation engaging with activities, games, etc. Just talking and having the focus be on the client can be intimidating.
3. **Understand what money means to them.** It's probably not the same as what it means to you.
4. **Be open.** Their goals and priorities are *their* goals and priorities. Put your judgments on the back burner.
5. **Use examples.** Make sure they are relevant and resonate with the client. Be sensitive by not referring to life experiences that they probably never had the opportunity to experience themselves. Due to circumstances beyond their control, they have done "without" and usually don't like to be reminded that they haven't had the supports and positive influences that typically shape the lives of young people.
6. **Look at the influences that shaped their money choices.** Look beyond their immediate family and friends. Being accepted and fitting in is especially important to teens. What were their social affiliations and how did having or not having money help them fit in or stand out? If they were involved in the social welfare system they may not have had the traditional family, friends or social affiliations to provide consistent messages. What cultural values influenced their money choices and may have caused conflicting messages?
7. **Find connections.** Look for ways to connect their choices related to money with their choices in life.
8. **Look at the big picture.** If they seem to act impulsively, irrationally or use money in ways that seem superficial, look at their overall mental health and life experiences for a more meaningful context.
9. **Make money real.** Help them make the connection between earning power and career choices relative to their level of education.
10. **Set goals, create a plan, or make a budget.** Give them something concrete to walk out with that will help them transfer what they have learned into their lives.

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