

LINKING YOUNG ADULTS TO MICROBUSINESS:

A Supplement Guide
2017



AEO Association for
Enterprise
Opportunity
The Voice of MicroBusiness

Acknowledgements

AEO sincerely thanks The Charles Stewart Mott Foundation for their generous support of the continuation of this initiative begun in 2015.

About AEO

The Association for Enterprise Opportunity (AEO) is the leading voice of innovation in microfinance and microbusiness in the United States. For 25 years, AEO and its more than 450 member organizations have helped millions of entrepreneurs contribute to economic growth while supporting themselves, their families, and their communities. AEO members and partners include a broad range of organizations that provide capital and services to assist underserved entrepreneurs in starting, stabilizing and expanding their businesses. Together, we are working to change the way that capital and services flow to underserved entrepreneurs so that they can create jobs and opportunities for all.

For more information contact:

Ingrid Gorman
Research & Insights Director, AEO
igorman@aeoworks.org

Connie E. Evans
President & CEO, AEO
cevans@aeoworks.org

Executive Summary

In AEO's earlier report, "Linking Young Adults to Microbusiness," published in spring of 2016, the case was made for expeditious attention to creation of alternative economic pathways for youth who are at risk of quitting their education programs, underemployed, or already disconnected from work and school. In this second phase, we seek to identify the highest potential opportunities to significantly increase the odds of success for youth ages 15–24, through an entrepreneurial training strategy. An investigation of best practices, follow-up with program providers, interviews, and focus groups with youth all contributed to the new insights offered in this report.

Previously, we had shown that unemployment rates for teens and young adults had not recovered from the Great Recession and remained at high levels as the existing workforce became increasingly harder to enter.¹ Also explored were the potentially serious outcomes of prolonged disconnection from work or school that negatively affect individual lives and our communities and country overall. Thus, the previous report also outlined why supporting and training young people to start their own businesses, or to at least impart new critical skills to enhance their employability and success in life, was imperative.

Research revealed that interest in business ownership is high among young people, but access to capital is difficult to achieve, and exposure to business mechanics is limited or not available, either through family enterprises or primary school or other avenues. Therefore it is suggested that the microbusiness industry could mobilize to provide training, internships, mentoring, and innovative capital products to assist in getting more young people on track to economic livelihood. The new findings and suggested guidelines proposed here include:

- The benefits of a communal learning center that also provides mentoring and emotional support, especially for young people experiencing extraordinary stress in school and at home;
- The efficiency of utilizing social media to spread awareness of programs and services;
- The usefulness of varied and innovative training delivery types, such as digital, gaming, and online platforms, to accommodate busy schedules and attract attention;
- The critical need for the cultivation of emotional intelligence and 21st century skills that help people interact well with others and solve problems more quickly as well as develop creative thinking;
- The importance of offering "real work" responsibilities and stipends for youth participating in internships; and
- The idea that more youth should have access to internships and that nonprofits, small business owners, and philanthropists could collaborate to provide those opportunities.

Introduction

In the spring of 2016, AEO released a report entitled “Linking Young Adults to Microbusiness: Providing New Pathways to Economic Opportunity.” Given the high unemployment rate among teens and young adults, a shrinking workforce affected by automation and outsourcing, workforce employers increasingly demanding postsecondary credentials, and the serious impacts on individuals and society of prolonged disconnection from economic livelihood, the report endeavored to outline the case for mobilizing the microbusiness industry to provide new opportunities for connecting young people to alternative pathways. And because some youth were more at risk than others of being seriously disconnected – lack of incentives to stay in school, living in lower-income households and communities, living in locations with scant job opportunities, and other conditions – the report also focused on those younger people with fewer options to connect to training and work. In this follow-up report, that group is referred to as Opportunity Youth – technically defined in the overall body of literature as those not connected to work or school, but for our purposes, a looser definition is used to include those without postsecondary credentials and who are either unemployed or underemployed.

Although the recommendations in the first report focused on what the microbusiness industry could do, given AEO’s focus area and mission, the report did not focus solely on enabling young adults to become business owners. Indeed, the solutions offered embodied a broader vision. Via different types of training, exposure to various types of workplaces, innovative supports, and mentoring, three different successful outcomes were designated. The report suggested the microbusiness industry could act by:

1. Offering entrepreneurial training programs that assist young adults in starting their own businesses;
2. Offering holistic entrepreneurial training programs that would increase the employability of young adults; and
3. Providing internships and apprenticeships as well as general exposure to work life and business mechanics in their own small businesses, which would impart business and financial literacy as well as provide opportunities to hone softer skills, such as conflict management and problem-solving.

To help achieve these goals, five general solution areas were outlined in the original report:

1. Scaling existing training programs that work, with four in particular outlined in brief;
2. Developing mobile apps and video games that could inspire and teach youth general business basics, cultivating an entrepreneurial mindset, and developing emotional intelligence;
3. Calling for innovation in financial products and services that support people who likely have scant collateral, limited track records, and little to no credit history;
4. Tailored and culturally competent marketing and outreach initiatives that target youth most at risk of disconnection; and
5. Increasing collaboration with existing widespread youth development programs, such as YouthBuild.

This current report explores these solution areas in more detail, adds additional insights garnered from young people directly through new research, and offers further suggestions to enhance success of initiatives aimed at connecting youth to economic pathways via the microbusiness industry.

The solutions proposed here or other ideas that are inspired via this report have the following goals in mind, in terms of measuring successful outcomes:

- Fewer people drop out of high school, and programs or solutions help motivate them to stay the course;
- Participants acquire new skills, hard and soft, which lead to higher employment rates; and
- Some people will obtain the knowledge and motivation to start their own businesses.

Inspiring young people to stay in school or to continue in training tracks is a top priority. Opportunity Youth are disproportionately living in poorer neighborhoods, which usually means attending lower-quality schools. They are at higher risk of dropping out of school, which seriously impacts their life trajectory in terms of future employment and other impacts.

“Children that grow up in poor neighborhoods have a significantly reduced chance of graduating from high school, according to a study in the October (2011) issue of the American Sociological Review. Black children who grow up in neighborhoods with high levels of poverty and unemployment have a 76 percent chance of graduating from high school, compared to a 96 percent chance for black students living in affluent neighborhoods, the study found. White children living in low-income neighborhoods have an 87 percent chance of graduating high school compared with a 95 percent high school graduation rate for white children living in affluent neighborhoods.”²

Part I. New Research and Insights from Young Adults:

What to Keep in Mind When Designing Supports

In order to add texture to the solutions proposed and to gather additional insights about how to most effectively implement them, focus groups of 15- to 20-year-olds were held in Bridgeport, CT, an urban environment with high postindustrial unemployment and struggling school systems. Although much of what was shared in the discussions was not surprising, given the past quantitative research work conducted by AEO in 2015, important new insights were revealed.

BACKGROUND

The focus groups were held at New Vision International Ministries (NVIM), a nondenominational church in Bridgeport, CT, which offers a robust youth program devoted to creating a culture of empowerment. The current pastor, Dexter Upshaw, is the owner of Distinction Interactive, a firm specializing in digital strategy and video production, and the immediate past digital producer for the Apollo Theater in Harlem, NY. Pastor Upshaw has created enrichment and entrepreneurial activities throughout the church campus, including a recording studio, video production training, a convenience store, and training in broadcasting.

Two focus groups were held at New Vision, comoderated by Ingrid Gorman, Research and Insights Director for the Association for Enterprise Opportunity, and Corey Briscoe of ABCD & Company. The groups were split into two age ranges:

- Group A: Ages 15–17
- Group B: Ages 18–20

OVERVIEW

Participants articulated an overall tone of optimism toward the future while communicating current challenges that present obstacles to advancing in life. All participants desire to attend a four-year institution, but did voice concerns over the cost of attendance.

A common feeling was that students were misunderstood and that it was especially difficult to express and communicate feelings. An emphasis was placed on the lack of understanding among adults in their life about their desire to be creative. Participants also communicated frustration with the lack of energy adults or peers put into getting to know them. In addition, there was a collective belief that peers who were not ambitious become insecure around students who have identified a dream or career path. This kind of peer pressure could have negative effects.

Although participants articulated that they could identify sources of motivation, there was consistency in that there was a need to be largely self-motivated. “I have to believe in myself, because I have to. No one else is going to do this for me,” voiced one young female teen. Besides oneself, other sources of motivation included parents, coaches, and community leaders. Students found that churches, extracurricular activities, and

community centers provided hope and encouragement. They also addressed the desire to be encouraged by friends. Although comments addressed teachers' roles, the group remained torn about the level of trust and motivation received from them. At the end of the sessions, it was apparent to the researchers that the overarching takeaway from these groups was that an organized community was the critical structure within which these young adults felt safe, cared for, inspired, and enriched.

SCHOOL

School is stressful because along with academic overload there is violence and fighting. Teachers are sometimes described as bitter and angry, and young people do not always trust them to provide the best guidance and support. Instead, their friends were considered their main support systems and sometimes their surrogate families.

The teens were keen on learning to expand their perspectives, but not necessarily within the structure of school and the particular schools they were attending. Students communicated a negative perception on what they deemed to be the value of the learning experience in those settings. They felt that school was providing proper academic tools, but did not feel it adequately prepared them for the workforce and life in general. In fact, some of these young adults expressed a pessimistic outlook on their professional and economic trajectory.

However, although the academics were challenging and stressful, the experience was made tolerable and even enjoyable due to the social aspect. "School is fun because I know a lot of people," one participant replied. They cited the need to have people around them who are "gassing you up and believing in you." On the other hand, participants addressed the fact that they deemed themselves at an automatic disadvantage because Bridgeport's education system is drastically weaker than schools in other areas.

HOME

Parents were not giving the support these young people desired or exhibiting the role models they respected. For example, participants relayed experiences of being told that their aspirations or plans for the future were unrealistic. Meanwhile, home often was not a safe haven for these people. Many expressed feeling anger and rage. They found solace, support, love, caring, enrichment, and safety in the church environment, which provides a place to hang out, video games to play, people constantly milling about, and the opportunity to acquire skills on the state-of-the-art video and audio equipment — plus food.

WORK

All of the young people had applied for work, but many said they never got called back, and if they did get interviews, they were not hired. Some even noted that employers in Bridgeport discriminate based on where applicants attend high school. They talked about feeling like just giving up. On the other hand, one ambitious person was self-employed as a photographer. Some had summer jobs, but the responsibilities were not necessarily what they really wanted to do or learn and were often menial.

Experiences with racial biases were also cited as a likely impediment to obtaining white collar jobs that provide financial stability. Those who had a more optimistic attitude toward obtaining viable employment cited a fear of being forced to choose between a career that offers economic stability and a career targeted toward their interests and talents.

“Having entrepreneurial skills – balancing opportunities with resources and skills needed to realize them – is a way of managing that is necessary to compete in a world of great complexity and rapid change.”

– Dr. Howard Stevenson, Harvard University Graduate School of Business

Although all participants were actively employed or seeking employment, they eagerly communicated a yearning for exposure to additional training and mentoring that would advance them toward future job opportunities.

ENTREPRENEURSHIP

After discussing the challenges of home, school, and work life, the idea of learning how to become a CEO was brought to the table. AEO wanted to know if these young people would be interested in taking part in an entrepreneurial training program, and the response was overwhelmingly enthusiastic, in keeping with the quantitative results garnered by AEO and other research organizations. Participants felt that they possessed multiple talents

or skills that could lead to successful business ownership, but desired appropriate training that could hone those abilities into professional expertise. In fact, they seemed to have a fairly clear idea of what they might be lacking in knowledge in order to start a company – like good time management and financial skills – especially the older teens. When asked why they would want to be a CEO of their own company, they answered that it would be something to be proud of, an accomplishment. In addition, most everyone already had ideas about what that company would do. They were not just desperate and wanting any job. Interestingly, most were focused on social enterprise as a way to give back to their community – taking care of kids, teaching the arts, administering therapy to troubled youth, and so forth. For some participants the racial barrier to entering the workforce has created aspirations to create minority-owned businesses in order to create the opportunities that they are so often denied. They have dreams and vision.

OUTREACH

When asked how to best find young people who might be interested in training programs related to entrepreneurship, everyone agreed social media was most relevant, attention-getting, and direct. Snapchat, Facebook, Instagram, and perhaps billboards around town have the best chance of reaching teens. Asking teachers to make announcements about programs would also be a viable avenue of communications. Spreading the word about available training programs through local community leaders, such as coaches, pastors, and recreational center directors as well as parents would also guarantee exposure to students.

In order for participants to take advantage of community programs such as an entrepreneurial training course, scheduling for weekend participation was deemed most accessible, due to school responsibilities.

SUMMARY THOUGHTS

At the end of the sessions, participants articulated that the discussion motivated and encouraged them. They remained hopeful for the future, but desired more support for local programs that could advance their future. Pastor Upshaw himself talked to us about “urban trauma” and relayed that in his experience a lot of young people come to the programs with a form of posttraumatic stress disorder that requires therapeutic approaches. In fact, some spoke of abuse and parental depression or addiction. Frequently, they expressed feeling isolated, alone, and sad.

The programs offered in this church community setting are project-based and not solely focused on learning a skill in the digital arts. Instead, the participants learn a skill that complements their interests and passion, and then they are coached on how to market this skill and benefit the local community. Beyond vocational training, the church imparts hope and energy and a place for physical activity, creativity, and community. During rough patches, the young people in our focus groups talked about going to Pastor Upshaw for guidance. They cited the community center as a place to be accepted, to be themselves, to not be afraid, and to let their creativity grow and shine. In fact, these young people were eager to share with us their poetry, drawings, and song recordings.

They fear being alone and too much isolation. At a stage in life when they are often asking “Who am I?” the program and center helps them find themselves, their talents, and their place in a positive community environment. They second-guess themselves all the time, especially in the face of scant support at home; they need confidence-building experiences.

Programs that are based in some sort of community center may also provide peer support, mentoring, companionship, and even counseling, allowing participants a chance to mingle and spend time with each other. Much of the optimism these young people exhibited was credited to their relationship with New Vision International Ministries (NVIM). Throughout the sessions, NVIM stood out as the single largest resource in overcoming the effects of urban trauma for the majority of participants.

Participants cited safety, security, and personal empowerment as the key elements that make NVIM such a powerful influence on their worldview, economic prospects, and overall quality of life. In particular, participants noted that parishioners at NVIM are instrumental in mentorship and in teaching life skills. These skills were cited as tools that led to professional and economic success. This type of setting, access, and atmosphere can be replicated in other types of community spaces where young people can convene, besides churches. However, not every community has a communal space and program offering that would entice youth to gather.

In fact, some young people prefer online access³, in order to fit busy schedules and learning preferences. Slightly over half of our focus group participants desired a classroom style setting for training opportunities, but a solid group wanted online applications instead because flexibility was more crucial for them. On the other hand, some young people said that they did not have access to broadband internet at home. In the end, a variety of formats and delivery methods will be necessary to meet the needs of all young aspiring entrepreneurs.

Part II. Entrepreneurial Training Programs That Work:

Benefits, Important Components, and Barriers to Scaling

Most people do not get exposure to entrepreneurship through family-run businesses...Only 20 states require any type of financial education and only at the high school level; personal finance or business education is not part of the current National Common Core curriculum that took effect in 2010.

Most people do not get exposure to entrepreneurship through family-run businesses – only about 10% of working people are self-employed⁴ – or school curricula. Only 20 states require any type of financial education and only at the high school level; personal finance or business education is not part of the current National Common Core curriculum that took effect in 2010. However, entrepreneurial education is not only about business acumen; it is also about a mindset involving attitudes, resilience, and emotional intelligence that informs how to manage conflict and deal with stress, emotion, and setback.

Entrepreneurial training has been shown to increase self-confidence, boost employability, develop basic life skills, entice youth to stay in school, and boost rates of self-employment:⁵

- Evaluation studies of high school-level curricula in youth entrepreneurship report that students increase their occupational aspirations, interest in college, reading, and leadership behavior after participation. Six months later, 70 percent of the alumni in a recent evaluation cohort were in college, 63 percent had jobs, and one in three ran a small business; and
- The experience of a sense of ownership in their lives was four times higher for alumni of youth entrepreneurship programs than for students who did not take such courses.

In another example, graduates of the Network for Teaching Entrepreneurship (NFTE), which recruits young people from low-income communities, have been found to become more motivated to stay in school and aspire to additional education; more capable of securing part- and full-time employment; and more able to pursue careers as entrepreneurs, even though they come from communities that are most in need.⁶

Because of the benefits cited above and corroborated in other studies, it is common to find advocates who propose exposing children at the youngest ages possible to entrepreneurship programs. There is also research evidence showing that interventions are more effective at younger ages.

Huber, Sloof, and Praag have shown that training has a robust positive effect on noncognitive entrepreneurial skills and that these are best developed at an early age.⁷ They explain that “non-cognitive skills, such as persistence, creativity and pro-activity, are increasingly relevant determinants of labor market outcomes in general, not just for entrepreneurs.”⁸ In fact, emotional intelligence and “21st century skills,” such as the noncognitive traits mentioned here, are frequently cited by researchers as being critically important and by employers who are looking for such abilities in employees.

Studies by Cunha and Heckman (2008) and Cunha et al. (2010) found that investments in entrepreneurial educational programs affect cognitive skills – core skills the brain uses to think, read, learn, remember, reason, and pay attention – more at younger ages (6–8 years old) than at older ages, and that investments in noncognitive skills are most effective in middle childhood (9–11 years old).⁹ These same researchers emphasize a model that proves the importance of early investment by showing that early skill-building interventions make future investments in education and training later in life more productive.



What are 21st century skills?¹⁰

The “21st century skills” term so often heard at present can be defined as a set of abilities that students need to develop in order to succeed in the information age. The Partnership for 21st Century Skills¹¹ lists three types:

LEARNING SKILLS

- Critical Thinking
- Creative Thinking
- Collaborating
- Communicating

LITERACY SKILLS

- Information Literacy
- Media Literacy
- Technology Literacy

LIFE SKILLS

- Flexibility
- Initiative
- Social Skills
- Productivity
- Leadership

These skills have always been important for students but are considered particularly important in our information-based economy. Decades ago, when most workers held jobs in industrial sectors, the key skills included knowing a trade, following directions, getting along with others, working hard, and being professional — efficient, prompt, honest, and fair. In the modern era, being successful in information-age jobs means that students and young adults also need to think deeply about issues, solve problems creatively, work in teams, communicate clearly across media types, learn ever-changing technologies, and deal with an avalanche of information. Rapid change in a constantly changing world requires new job seekers to be flexible, to take the initiative and lead when necessary, and to produce something new and useful.¹²

ELEMENTARY SCHOOL EXPOSURE



One program that offers an in-school exposure to entrepreneurship and 21st century skills is *BizWorld*. The largest educator-led entrepreneurship program for elementary and middle school children in the world, the majority of *BizWorld* programs are taught by trained educators in a classroom or after-school setting. Most often, they are integrated into the existing curriculum to reinforce math, English language arts, and social studies concepts.

Students who participate show significant gains in business knowledge, according to pre- and post-assessments. They also claim strong confidence in 21st century skills such as leadership, critical thinking, and collaboration. Eighty percent of students reported that the BizWorld program increased their knowledge of real-world careers, and 59% reported an increased interest in technology-related careers.

This program is offered at low cost to schools, yet only 782 classes took place in the 2015/16 calendar year, although there are over 65,000 elementary schools in the United States.¹³ The relatively low rate of uptake is probably due to lack of awareness, both of the benefits of entrepreneurial training and of the program itself.

According to CEO Thais Rezende,¹⁴ the major impediments to growth are:

- (1) Lack of a scalable professional development program for teachers: *BizWorld* is seeking a hybrid online/offline training program that can be efficiently delivered to every corner of the country (and world). This program would provide teachers and school administrators with important professional development training in a cost-effective way.

This would include:

- increasing awareness about entrepreneurship as a viable career path
- basic financial and business training (which most teachers lack)
- guidance on how to teach the programs

- (2) Marketing constrictions: BizWorld, like most nonprofits, has limited resources for direct outreach at educator conferences and other outlets, and so does not have any marketing presence leveraging the website and social media.

However, as mentioned above, very few children will be exposed to these types of beneficial courses until entrepreneurial training is either required or much more widely available in the primary and secondary grades. Meanwhile, nonprofits and other private organizations can fill the gap by offering programs today for young adults.

YOUNG ADULT PROGRAMS

Four young adult programs were highlighted in the original report, and included here are updates for two: Oakland-based *Youth Business USA* and *COFFECC in Puerto Rico*.



Youth Business USA (YBUS) is a 501(c)3 nonprofit dedicated to serving young adult, low-income entrepreneurs facing significant barriers to business ownership. They aim to provide the next generation of small business owners with young adult-adapted entrepreneurial education and one-on-one advising and mentoring. *Youth Business USA* also helps connect prepared young business owners with a network of microlenders.

Thus far, this organization has helped start and grow over 40 businesses, which have employed more than 70 people over the last two years in the San Francisco Bay Area. This multiyear pilot program is intended to lay the groundwork for a national roll-out through a digital platform, currently under development through a \$600,000+ grant from Accenture. Enthusiasm is keen, and applications are robust – YBUSA gets 13 a day – but there are currently 2,500 aspiring entrepreneurs on the waiting list for this program. The organization currently has capacity for only about 100 participants at a time, hence the push to build a digital platform with the capacity to serve hundreds of thousands. According to founder and CEO Bo Ghirardelli, there are an estimated 11 million low- to moderate-income young people across the nation who are interested in starting and owning businesses.

As chronicled in AEO’s recent report, “Reimagining Technical Assistance,” delivering the most effective guidance is likely not a one-size-fits-all strategy. All too often, programs are not timely enough and too general – they do not address the actual problems and issues entrepreneurs are facing in the moment. Ghirardelli told us that he and his colleagues likewise, through their experiences, saw a “gaping hole” in the microbusiness industry in terms of training – and that classroom settings just were not where young people wanted to go to learn. Instead, YBUSA is building a platform that delivers the “right support from the right people at the right time” in a one-on-one, “on-demand” setting. With Accenture, Ghirardelli and his team are building the digital platform to connect young adult entrepreneurs with vetted business advisors and mentors, who deliver one-on-one support across the myriad aspects of building a small business. The platform uses artificial intelligence to drive a proprietary matching algorithm that blends elements of TaskRabbit and Match.com to make the most relevant match between a young entrepreneur and an advisor or mentor. This guidance is not solely in the form of business basics, marketing, and legal and strategy advice; it also encompasses softer skills like effective negotiation and interpersonal interactions.

Potential participants are found through social media, digital marketing, community partnerships, and word-of-mouth referrals. YBUSA’s goal is to scale this “trusted guidance” platform to reach one million people by 2020, which will require an infusion of resources.

As a result of the program and process, Ghirardelli says, “We definitely see increases in confidence, optimism and skills. We focus on helping young entrepreneurs achieve their goals – and from this, they create new businesses, jobs and strengthen our local economies. If they come in with a business idea they are determined to pursue and are willing to learn, we help them achieve their goals by combining our network of advisors and mentors with our *Lean Startup*-based entrepreneurship methodology.”



COFECC is an acronym for the Spanish name of a nonprofit located in Puerto Rico, Corporación para el Financiamiento Empresarial del Comercio y de las Comunidades. The English translation is “Corporation for the Entrepreneurship Financing of Commerce and Communities.” Under Giovanna Piovonetti, Executive President, an entrepreneurial training program targeting low-income youth was launched.

The following are the reported impacts after offering two initial sessions:

*Including self-employment

Ms. Piovanetti shared the following translated testimony of one of the students, Nelissa Dominguez:

“The Practical Entrepreneurship Academy changed my life — this sentence is the one that could define the experience offered by COFECC. There is no doubt that there are not any books, online courses or college programs that cover all the details offered by COFECC on its Practical Academy. Personally, I decided to participate in the Academy with a lot of uncertainty due to the compromise that this requires and the lack of knowledge that I had about the entrepreneurship subjects. Notwithstanding, if I had not have taken the decision to take this step I would be stagnant and continue without the security of making decisions and taking risks in the personal and professional level. This ‘transformational’ academy helps you to work with your thought, conducts and habits, that will let you work successfully in the entrepreneurship world and this is the difference with other courses and books. The process of working by phases, the process of being unattached to what you already know and dominate, managing a budget as well as how to develop your own business plan, prepares ourselves to believe in our project, prepares us to the entrepreneurship world and creates conscience about how important it is to be in constant evolution. As a young adult, it has been one of the best decisions I have taken in my whole life and I would like that more young people could have the opportunity of being part of the Practical Entrepreneurship Academy of COFECC. Maybe I am aspiring too much, but I am sure that opportunities like this not only will help to improve the socioeconomic conditions of Puerto Rico, but will also contribute in a positive way to our youth, our new generation that needs the alternatives and resources to continue to get up, grow and go ahead with their dreams.”

INTEREST AND FUNDING CONSTRAINTS

In terms of interest in the program, there have been increases in interest for the educational initiative that COFECC offers. Although the next session is not yet advertised due to lack of adequate funding, there is already a waiting list. COFECC consistently receives inquiries about extending the project from people of different municipalities as well as vocational schools. COFECC recently submitted a proposal to a bank that is

interested in supporting the project in the western part of Puerto Rico. Additionally, the organization recently presented their project to a government agency of the U.S. Virgin Islands that requested COFECC to submit a proposal to extend this project to a community center located in a low-income community.

On the other hand, COFECC cites lack of resources, such as specialized staff who can take charge of the project, as hindering the ability to expand, duplicate, and scale the program. The new opportunity of expanding to the U.S. Virgin Islands requires a change to a part of the curriculum to adapt it to local labor and government laws regarding the establishment of new businesses. In addition, the courses have to be offered in English, whereas the courses in Puerto Rico are offered in Spanish. Therefore new instructors have to be sourced who speak English, and local coordinators would have to be hired. Further, additional resources would enable expansion of the initiative to all areas of Puerto Rico as well as other Hispanic communities in the United States.

MARKETING

COFECC has found the use of social media to be very effective for outreach and to spread awareness of the project. Other methods that have had success include partnering with local community organizations that have direct access to young people from the community. Many of these organizations are providing other types of educational services that can be complemented by COFECC's project. Community leaders are also a great resource because they have continued access to residents of the community and can follow up with assistance related to the courses. In terms of mentoring and supervision, the participants require continued calls and follow-up on their business development and business ideas. This idea of the need and effectiveness of "high touch" and intense personal interaction during and post program participation was also echoed by Bo Ghirardelli from Youth Business USA.

AREAS FOR IMPROVEMENT

Areas for improvement include reducing the time of the courses to extend no more than two hours each weekday because when COFECC offered five continuous hours on Saturdays, they observed less participation. In addition, there is an effort underway to reduce the current five-month course duration to three months, again in order to facilitate more participation. Last, COFECC has observed a need to emphasize and improve the practical course for preparation of the business plan because it has proven to be the most difficult task to complete, and, if not completed, entrepreneurs lose the opportunity to access financing. One important aspect of this program is that participants are assisted in getting prepared and ready to apply for a microloan directly from COFECC.

WHAT COFECC LEARNED ABOUT YOUNG ENTREPRENEURS

The attention span of a young adult is often limited, so courses have to be entertaining and practical, with instructors that motivate. There should be a constant follow-up on course attendance. Participants also need to develop holistic aspects of their attitudes and personalities to increase their self-confidence and be able to successfully establish their own business.

Part III. Designing Effective Internships and Apprenticeships

Another important way for the microbusiness industry to provide training and practical experience is to immerse young people in entrepreneurship and business realities through internships or apprenticeships, either in actual microbusinesses or in nonprofits that assist local entrepreneurs.

One possible structure could involve training and internship at a nonprofit that offers trusted guidance (technical assistance) to entrepreneurs, imparting baseline business and financial literacy before being placed in a local business for the second phase of the internship. Because most businesses are sole-proprietor, and the vast majority of all businesses are microbusinesses (0–4 employees), it is probable that staffing is critically needed in order to grow but unaffordable for many, given inadequate revenue streams. On the other hand, having staff can help a business grow, which represents a conundrum. Therefore, an internship program funded by philanthropy that includes business training in nonprofits combined with on-the-job work experience inside local businesses provides multiple benefits: to the young adult, to Main Street businesses, and to the local community.

The National Association of Colleges and Employers espouses a number of practices that are shown to enhance the success and impact of internship programs.¹⁵ This list is culled and modified to represent the most relevant approaches to providing Opportunity Youth experience within the context of the microbusiness industry.

1. Provide interns with real work assignments.

Providing interns with real work is essential for ensuring a program's success. Interns should be doing work aligned with their interests that is challenging, recognized by the firm or organization as valuable, and sufficient enough in quantity to last the entire term of the internship.

A list of potential meaningful jobs that could be useful across business and organization types and that would allow for acquiring important skills could include:

- **Office Clerk** – Answering phones, filing, data processing, faxing, envelope stuffing and mailing, message delivery, running errands, and sorting incoming mail.
- **Bookkeeper** – Recording financial transactions, updating statements, and checking financial records for accuracy.
- **Marketing Coordinator** – Putting together campaigns for clients or their employer; includes designing signage, designing/printing/distributing flyers and postcards, Facebook ads/events, Twitter, Instagram.
- **Technical Liaison** – Email, website, communications setups, and maintenance.
- **Customer Service Representative** – Interacting with the public via sales, as a cashier, etc.

Schools and entrepreneurial training programs could add a focus on the above basic entry-level job types to their curricula in order to prepare students for internships that give them resume-building experiences.

2. Provide a stipend and wraparound services.

A source of income will be critical for interns or apprentices, as most Opportunity Youth (70%)¹⁶ cite worry about day-to-day financial difficulties and cost as the top reason they are not going to college. In addition, if they are working, they work part-time (“too few hours”) with low pay (average \$14,000 per year).¹⁷ They are also more likely to have caretaking responsibilities compared to people their age who are pursuing postsecondary educations. For example, 17% of Opportunity Youth in AEO’s survey were already parents, and 34% said they had to chip in to help out with household expenses, even while in high school.¹⁸

Also, although it may be obvious, it should be stated that few people can afford to work for free; only those who are subsidized would find it feasible, and those who are do not typically lack for opportunity. Our aim is to propose solutions that drive new possibilities for economic empowerment for those who currently have limited opportunity. Those who have limited opportunity are more at risk of not staying in school, and typically individuals from lower-income homes and communities fit this description.

The National Academy Foundation adds that “high school internships, particularly those that are compensated, are an essential component of workforce preparation. Internships introduce youth to the habits and value of compensated work, while making connections between academic learning and its real-world application.”¹⁹ With robust paid internships, youth begin to understand the relationship between work, personal income, and lifelong earning; compensated internships reinforce the relevance of work in life.

Access to daycare and transportation may also hinder participation, and therefore, these types of wraparound services could be made available as well. For example, the COFFECC program in Puerto Rico is currently partnering with the YMCA to offer babysitting services for participants in the future.

3. Offer flex-time and/or other unusual work arrangements.

Students mention flex-time as one of their most desired features in a job or internship. A flexible time schedule during their internship eases their transition to the workplace. Other work arrangements that have been found successful with students include keeping them on as part-time, remote employees after they go back to school, if they have completed a summer internship, and having them come back and work over school breaks for a couple of weeks. These are excellent ways to keep communications open and build a stronger bond.

4. Conduct exit interviews.

An outcomes assessment with pre- and post-assessments informs future renditions of the program and provides evidence of impact that can attract additional funders.

A different source, “Preparing Youth for Life – The Gold Standards for High School Internships,” provides a few additional guidelines gleaned from 25 years of research by the National Academy Foundation (NAF) surrounding work-based learning strategies to expand our list of best practices.

With robust paid internships, youth begin to understand the relationship between work, personal income, and lifelong earning; compensated internships reinforce the relevance of work in life.

The NAF states that “high school internships are just one component of a continuum of work-based learning experiences; if properly designed and implemented, they can be the pinnacle of years of carefully planned learning opportunities that bring together key workplace lessons.”²⁰

For proper design, the NAF prescribes the following as standards to which stakeholders should aspire (shortened from their original list to include the most relevant directives and also to be additive to the previous list).

High-Quality Internships:

- **Exist as part of a continuum of work-based learning**

High-quality high school internships are informed by previous activities such as career preparation that link the internship experience to the skills and attributes needed to enter and succeed in the world of work and college.

- **Drive education equity**

Today’s youth need internships as a part of a high-quality education that equips them with the knowledge and skills to achieve their full intellectual and social potential. Ensuring that the internship experience is available for all students, not just a select privileged few, and that appropriate supports are built into the experience, allows all students to be successful in this endeavor.

- **Are based on identified youth interests and learning objectives**

Objectives are documented and differentiated for youth skill levels and are based on employer-defined work readiness skills needed for success. This is informed by interest surveys, mentoring, and career exploration experiences to allow the internship to be aligned to a young person’s interests.

- **Are aligned with academic learning**

Internships complement and support core competencies and academic requirements and are included as part of course curriculum.

Further, internships provide an avenue to college and career opportunities for youth who would otherwise not consider these options.

- **Produce valuable work that furthers employers’ organizational goals**

Internships help employers develop their future workforce while creating long-term, sustainable partnerships that link the education of youth with the bottom line for businesses.

- **Prepare participants for and solicit reflections upon experiences**

The internship includes comprehensive preparation beforehand for youth, schools, and employers to understand its goals as well as a debriefing after the internship has ended to reflect on the experience. Those involved in the learning experience understand the responsibilities and expected outcomes of the internship, which are detailed in young people’s written, individual learning plans.

- **Define system components that support internship participants through the experience**

These include points of contact between schools, employers, and, perhaps, a participating nonprofit; guidebooks for proper behavior; evaluations; and defined timeframes.

- **Occur in safe and supportive environments**

Internship experiences should be compliant with legal, health, and safety regulations. Participants also need to understand how to collaborate with a diverse workforce.

Finally, the National Academy Foundation claims that through high-quality internships, youth learn about essential aspects of the world of work, the correlation between school skills and work skills, and the components of success in the workplace.

High-quality paid internships produce many benefits, according to the research analyzed by NAF.

The experiences of a robust internship program for youth:

1. Increase motivation to be successful in school;
2. Increase career preparedness and knowledge of the skills and competencies of compensated work;
3. Help to reveal their own interests and abilities as they relate to the world of work;
4. Develop 21st century skills such as navigating learning, life, and information technology; organizing and allocating resources; and working effectively with others;
5. Build an understanding of themselves as lifelong learners;
6. Propel understanding of the importance of striving to build and maintain relationships with people different from themselves;
7. Increase sense of civic engagement and responsibility in terms of understanding how work addresses a community or public purpose in addition to the commercial and profit-seeking aspects;
8. Build self-confidence and maturity by working with adults in a business environment;
9. Improve oral and written communications skills; and
10. Help build pride among family members for their involvement in learning and new opportunities, leading to higher expectations for lifelong achievement.

An Inside View: About Working with At-Risk Youth

AEO interviewed Debbie Duel, Director of Humane Education at the Humane Rescue Alliance, in September, 2016. Ms. Duel was involved with many interns at the Rescue League, both underprivileged youth and those from college-bound schools. Her insights corroborated much of what was chronicled above from the National Academy Foundation. Her in-the-field learnings included the following:

- At-risk youth often did not come with adequate preparation to be in an office or hospital setting.
- Interns needed strong supports in terms of supervision, mentoring, and enough to do to keep them busy! *Real work fostered real engagement.*
- Ms. Duel emphasized the importance of starting small, in terms of number of interns and length of internship, if an organization or business is just starting a program.
- Youth needed real takeaways in terms of opportunities to learn and gain skills, as opposed to simply fulfilling a school requirement of getting an internship and then doing menial tasks or not being very busy.
- Participants needed to learn and be able to state what they learned on a resume.
- Their internships were a few weeks, and in her experience this was not long enough to make a discernible impact for either party (host or intern).
- Her experience with underprivileged youth pointed to a need for more intensive mentoring that could be needed to foster assertiveness and how to take initiative and follow through on tasks.
- Therefore, an internship program for youth coming from school systems such as the one previously discussed in Bridgeport, CT, where adult role models are scarce and trauma is prevalent, should be structured so that maximum one-on-one interaction is incorporated.

Part IV. Aspects of Impactful Mentoring

In AEO's original research from 2015,²¹ 81% of entrepreneurs who started businesses when they were young said that having a mentor was impactful (45% "very" and 36% "extremely"). Additionally, 77% said having a mentor boosted their self-confidence. However, although an overwhelmingly positive experience was reported, only 31% said they had access to a mentor, suggesting a large gap likely exists between those who could benefit from a mentor and those actually receiving such aid.

In a January 2016 webinar, "My Brother's Keeper Alliance and MENTOR: Overview of Mentoring Boys and Men of Color and Pathways to the Mentoring Effect," key aspects of successful mentoring were offered. Two summary points were:

- Most youth thrive on a blend of instrumental (goal-oriented, skill development focus) and developmental (belonging, mastery, independence, generosity) activities in mentoring relationships.
- Mentors help youth imagine their future selves and shed negative identities they may be harboring about themselves.



These two points also corroborate the practices earlier outlined that fuel successful outcomes in terms of internship programs, which is a form of mentoring, if done well.

AEO's research also showed that the difference between the level of support that was expected and desired compared to what was actually received from the parents and other adults involved in the lives of the young people we surveyed represented a substantial gap for Opportunity Youth, even among young adults pursuing postsecondary degrees.²²

In the fourth edition of "Elements of Effective Practice for Mentoring,"²³ MENTOR, a nonprofit organization that maintains a national database of youth-mentoring programs connecting volunteers to local opportunities, outlines guidelines based on 25 years of experience and research.

The guide illustrates six core standards of practice.

1. **RECRUIT** appropriate mentors and mentees by realistically describing the program's aims and expected outcomes;
2. **SCREEN** prospective mentors and mentees to ensure they have the time, commitment, and personal qualities to be safe and effective participants;
3. **TRAIN** prospective mentors and mentees in the basic knowledge, attitudes, and skills needed to build an effective, safe mentoring relationship, using culturally appropriate language and tools;
4. **MATCH** mentors and mentees strategically to increase odds that the relationships will endure and be effective;
5. **MONITOR** mentoring relationship milestones and participant safety;
6. **SUPPORT** matches through providing ongoing advice, problem-solving, training, and access to resources;

7. Facilitate bringing the match to **CLOSURE** in a way that affirms the contributions of the mentor and mentee and offers the opportunity to prepare for the closure and assessment phase of the experience.

Each core standard is buttressed with benchmark goals that achieve the standards outlined as well as enhancement practices that go above and beyond the standards, which could also be useful.²⁴

Part V. Developing Emotional Intelligence



ProInspire

Monisha Kapila, Founder and CEO of ProInspire, an organization that develops leaders at all levels for the social sector, spoke to us about their emphasis on developing aspects of emotional intelligence that drive effective leadership. These include the ability to manage oneself, including emotions; problem-solving capacity; understanding personality characteristics to facilitate working well with others; and competence in understanding oneself better. All of these skills contribute to empowerment and to developing a center locus of control. Ms. Kapila added that the cultivation of emotional intelligence was not just for underprivileged individuals, but was seen as a collection of skills that all people can benefit from possessing and fostering.

Emotional intelligence may well be the secret sauce that allows individuals to succeed in a complex world that inflicts daily stresses. In fact, a 2013 study by American Express found emotional intelligence to be one of the biggest predictors of performance in the workplace and a strong driver of leadership and personal excellence.²⁵

Earlier in this report, the impact of urban trauma was mentioned as a condition that could be prevalent in certain environments and that the young people we spoke to mentioned feeling enraged and isolated. Left untreated, these internal struggles can interfere with moving forward successfully in life. Depression, anxiety, negative self-perceptions, and emotional distress can undermine a young person's ability to succeed in school, live a healthy lifestyle, form and maintain close relationships with others, and, in general, accomplish life goals.²⁶

The National Institutes of Health has published research data that correlates high emotional intelligence levels with low drug and alcohol use.²⁷ High emotional intelligence corresponds with healthy skills that allow one to deal with anxiety and other internal problems without resorting to "checking out" or numbing behaviors.

Public radio's *This American Life* interviewed Paul Tough, the author of bestseller "How Children Succeed: Grit, Curiosity, and the Hidden Power of Character," and James Heckman, Nobel Prize-winning economist from the University of Chicago.²⁸ In that episode, the critical importance of noncognitive skills for success in life was discussed. Ira Glass said, "It's well-documented that poor children do worse on tests and worse in school than better-off ones. This is the so-called achievement gap. What recent science seems to indicate is that what is holding these children back is not poverty. It's not the lack of money or resources in their homes. It's stress. If you grew up in a poor household, it is more likely to be a household the just stresses you out in ways that kids in better-off homes are not stressed

The National Institutes of Health has published research data that correlates high emotional intelligence levels with low drug and alcohol use.

out. And that stress prevents you from developing these noncognitive skills.”

The noncognitive skills discussed in the interview include attributes such as self-regulation ability, self-control, and conscientiousness. The ability to delay gratification, to resist impulse, to think twice before making potentially rash decisions, and to keep one’s temper – these all fit in this bucket as well.

The good news is that these softer skills can be readily taught and imparted, according to James Heckman. He says, “Social skills, personality traits, the ability to stay on task – these can be taught. And these can be taught at later ages. And there’s a malleability there that actually offers a new perspective on social policy – how social policy might redirect itself toward those more malleable soft skills.”

Further proof that intervention can have real impact on noncognitive skills: *Child Trends* published an analysis of 37 programs, seeking to evaluate what worked to dissipate “internalizing problems” or those problems or disorders of emotion or mood caused by difficulties regulating negative emotions. These are their summary findings.²⁹

Skills-training approaches that promote an ability to cope with negative thoughts and feelings:

- **Building cognitive-behavioral skills.** Thirteen out of sixteen programs that taught adolescents– on a group or individual basis –how to monitor feelings, identify triggers, avoid negative thought patterns, and reframe negative thoughts had positive impacts on at least one internalizing problem.
- **Building behavioral coping skills.** Six out of seven programs that taught behavioral coping skills, defined broadly to include behaviors such as relaxation skills, seeking help from others, and developing healthy responses to stress, had positive impacts on at least one internalizing problem.

Skills-training approaches that promote healthy relationships with others:

- **Building social skills and/or life skills.** Ten out of the seventeen programs that taught social skills and/or life skills (such as social problem solving, decision-making, conflict-resolution, communication, and negotiation skills) had positive impacts on at least one internalizing problem.

Part VI. Considering Alternative Training Vehicles

In this brief section, a discussion of alternative vehicles for exposing young people to training in business knowledge, financial literacy, 21st century skills, and emotional intelligence savvy is offered as a thought-starter to spur additional ideas. Traditional means of training might include online courses, instruction offered in and through schools, and training programs outside of school settings, at nonprofits, community centers, churches, and the like. However, there may be other means of imparting news skills, such as through art programs, video games, music, and via other innovative channels.

For example, the National Association for Education of Young Children³⁰ suggests teaching young children in innovative ways, such as integrating STEM-focused exploration and learning in the classroom, with engineering design challenges inspired by children's favorite books. They have also shown how music, in this case hip hop, can teach children about language, rhythm, and, most importantly, expressing themselves. These types of forays into enjoyable activities can be modified to also expose young people to soft skills, technology skills, business skills, and financial literacy.



Likewise, utilizing mobile apps or video games to draw the attention of younger people could impart awareness of entrepreneurship, business ideas and skills, and so forth, if developed accordingly. One organization that is using video games to teach emotional intelligence skills is iThrive.³¹ They collaborate with game developers, conduct research, and provide resources and support to help teens thrive through the use of games. Dr. Susan Rivers, formerly of the Yale Center for Emotional Intelligence, is the Executive Director and author of numerous research papers on student engagement, including "Emotional Intelligence: Implications for Personal, Social, Academic, and Workplace Success." The organization is devoted to promoting positive psychology through gaming, including the cultivation of resilience through pathways thinking — deriving meaning from adversity, hope, and persistence. This approach could be adapted to also be more directly connected to entrepreneurial training.

Art programs that cater to youth, especially lower-income and underserved youth, may present another route for exposing participants to entrepreneurial and business training, if curricula are modified.

For example, the Sitar Arts Center³² in Washington, D.C., offers after-school and summer instruction to mainly low-income youth in music, dance, visual arts, drama, and creative writing. Their mission is to advance the critical life skills of underserved children and youth and to prepare them for achievement in the 21st century through arts education in a nurturing community. In measuring outcomes of programs, Sitar found substantial proficiency among their students in 21st century skills such as collaboration, initiative, and critical thinking. High school graduation rates and college attendance (100%) were much higher among their students, compared to those not in the



program. They also found improvement in workforce skills such as punctuality, follow-through, and independence. For very young children who participated, Sitar found advancement in reading skills and vocabulary. This program has been shown to be effective on many levels; adding instruction on business and financial literacy could be a powerful element to help the students take their new skills into a start-up endeavor.

Another program is offered by Baltimore's Root Branch Film Academy (RBFA).³³ This is a media institute for youth, providing training in filmmaking, video production, creative writing, photography, acting, and public speaking.



Founded by CEO and Executive Director Vonnya Pettigrew, RBFA serves as a medium for young media-makers to express themselves in artistic and other meaningful ways. The students learn valuable digital arts, which could also be enhanced with business and entrepreneurship training. This program could assist them to use their new media skills to create economic opportunity.

Going Forward

There are several summary themes and ideas put forth in this report, emerging from primary research and a field scan. Funders, nonprofits, philanthropists, educators, employers, and entrepreneurs might all consider the following:

- Young people, especially those living in distressed cities and attending struggling schools, may benefit greatly from training, peer support, and mentoring access in a communal environment. A program that embodies a holistic approach and addresses the needs of the whole person while providing a place to feel connected, safe, cared for, and inspired could facilitate the honing of skills while acting as an antidote to urban trauma.
- Emotional intelligence is a secret sauce that could propel success in life and work and would no doubt enhance any entrepreneurial training program. Knowing how to deal with emotions and develop self-control as well as confidence and resilience are general life skills and also beneficial in work situations, whether joining the workforce or starting a business.
- Finding alternative vehicles apart from a traditional classroom setting to impart different sorts of training could drive more enthusiastic participation. These might include video games, mobile apps, art programs, and other innovative platforms.
- Outreach that seeks to recruit youth into training programs should heavily emphasize social media.
- Internships that are structured well and include opportunities to participate in real tasks that provide real experience for the interns and real value for the employer are a critical platform for advancing knowledge of work and business. Paid internships are important for a number of reasons and could be funded by philanthropy.

Additionally, philanthropists seeking to fund youth-oriented programs that impart holistic entrepreneurial training or support internship opportunities might advocate for the following attributes that, based on this research initiative, would help drive success:

- Does the training go beyond how to create a business plan and balance a budget? Does it also aim to impart 21st century skills and build emotional intelligence in order to foster a mindset that can be more resistant to setback and more adept at creative thinking and problem-solving, among other beneficial abilities?
- Is the program supported with ample marketing funds to achieve breakthrough levels of awareness as well as culturally competent messages?
- Is the program or initiative offered on a variety of delivery platforms in order to satisfy the varying needs and time constraints of young people?
- Does the program offer wraparound services, such as transportation and daycare, which might prove critical components allowing some people to participate, especially lower-income youth?
- And finally, does the program offer a stipend?

If all of the above attributes are present, at-risk youth will benefit greatly.

Endnotes

- ¹ Unemployment rates are typically much higher for people younger than 25 compared to older adults, but in the fall of 2016 the multiplier was close to 4, whereas in the 1950s and up through about 2008, the rate averaged about three times higher. Source: Bureau of Labor Statistics, author's calculations.
- ² http://www.huffingtonpost.com/2011/10/04/children-low-income-neighborhoods-high-school_n_994580.html
- ³ Facebook survey, qualitative sample, ages 14–24, AEO, Winter 2017
- ⁴ <https://www.bls.gov/spotlight/2016/self-employment-in-the-united-states/pdf/self-employment-in-the-united-states.pdf>
- ⁵ "Youth Entrepreneurship Education in America: A Policymaker's Action Guide," Aspen Youth Entrepreneurship Strategy Group (2008)
- ⁶ Testimony submitted to the United Nations Economic Commission for Europe, February 10, 2005, by Michael J. Caslin III, CEO, NFTE
- ⁷ Laura Rosendahl Huber, Randolph Sloof, Mirjam Van Praag, "The Effect of Early Entrepreneurship Education: Evidence from a Randomized Field Experiment," IZA DP No. 6512, April 2012
- ⁸ IBID.
- ⁹ IBID.
- ¹⁰ <https://k12.thoughtfullearning.com/FAQ/what-are-21st-century-skills#sthash.pq0DHfly.dpuf>
- ¹¹ <http://www.p21.org/>
- ¹² IBID.
- ¹³ National Center for Education Statistics, <https://nces.ed.gov/fastfacts/display.asp?id=84>
- ¹⁴ In full disclosure, Thais Rezende sits on AEO's board of directors, but AEO does not profit from BizWorld in any way; nor do we advocate specifically for this program. We are instead exhibiting the benefits of such a program and the issues that prevent adoption and scale, which are likely applicable across all program offerings
- ¹⁵ <http://www.nacweb.org/internships/15-best-practices.aspx>
- ¹⁶ AEO original research, M&RR, 2015
- ¹⁷ IBID.
- ¹⁸ IBID.
- ¹⁹ "Preparing Youth for Life – The Gold Standards for High School Internships," National Academy Foundation, www.naf.org
- ²⁰ IBID.
- ²¹ AEO Original Research, M&RR, 2015
- ²² IBID.
- ²³ <http://www.mentoring.org/program-resources/elements-of-effective-practice-for-mentoring/>
- ²⁴ IBID.
- ²⁵ "Why Young Bankers, Lawyers, and Consultants Need Emotional Intelligence," James Runde, Harvard Business Review, September 26, 2016
- ²⁶ Mary Terzian, Ph.D., M.S.W., Katie Hamilton, M.A., and Sara Ericson, B.S., "What Works to Prevent or Reduce Internalizing Problems or Socio-Emotional Difficulties in Adolescents: Lessons from Experimental Evaluations of Social Interventions," December 2011
- ²⁷ U.S. National Library of Medicine, NIH, PMCID: PMC3905527, "The Correlation between Emotional Intelligence and Instable Personality in Substance Abusers," Summer 2011
- ²⁸ <https://www.thisamericanlife.org/radio-archives/episode/474/transcript>
- ²⁹ Mary Terzian, Ph.D., M.S.W., Katie Hamilton, M.A., and Sara Ericson, B.S., "What Works to Prevent or Reduce Internalizing Problems or Socio-Emotional Difficulties in Adolescents: Lessons from Experimental Evaluations of Social Interventions," December 2011
- ³⁰ <https://www.naeyc.org/>
- ³¹ <http://ithrivegames.org/>
- ³² www.sitarartscenter.org
- ³³ <http://www.rootbranchfilmacademy.com/>



AEO Association for
Enterprise
Opportunity
The Voice of MicroBusiness

1310 L Street, NW • Suite 830 • Washington, DC 20005

202.650.5580

www.aeoworks.org