

complete the pre-apprenticeship program in a registered apprenticeship program.

**§ 681.490 What is adult mentoring?**

- (a) Adult mentoring for youth must:
  - (1) Last at least 12 months and may take place both during the program and following exit from the program;
  - (2) Be a formal relationship between a youth participant and an adult mentor that includes structured activities where the mentor offers guidance, support, and encouragement to develop the competence and character of the mentee; and
  - (3) While group mentoring activities and mentoring through electronic means are allowable as part of the mentoring activities, at a minimum, the local youth program must match the youth with an individual mentor with whom the youth interacts on a face-to-face basis.
- (b) Mentoring may include workplace mentoring where the local program matches a youth participant with an employer or employee of a company.

**§ 681.500 What is financial literacy education?**

The financial literacy education program element may include activities which:

- (a) Support the ability of participants to create budgets, initiate checking and savings accounts at banks, and make informed financial decisions;
- (b) Support participants in learning how to effectively manage spending, credit, and debt, including student loans, consumer credit, and credit cards;
- (c) Teach participants about the significance of credit reports and credit scores; what their rights are regarding their credit and financial information; how to determine the accuracy of a credit report and how to correct inaccuracies; and how to improve or maintain good credit;
- (d) Support a participant's ability to understand, evaluate, and compare financial products, services, and opportunities and to make informed financial decisions;
- (e) Educate participants about identity theft, ways to protect themselves from identify theft, and how to resolve

cases of identity theft and in other ways understand their rights and protections related to personal identity and financial data;

- (f) Support activities that address the particular financial literacy needs of non-English speakers, including providing the support through the development and distribution of multilingual financial literacy and education materials;
- (g) Support activities that address the particular financial literacy needs of youth with disabilities, including connecting them to benefits planning and work incentives counseling;
- (h) Provide financial education that is age appropriate, timely, and provides opportunities to put lessons into practice, such as by access to safe and affordable financial products that enable money management and savings; and
- (i) Implement other approaches to help participants gain the knowledge, skills, and confidence to make informed financial decisions that enable them to attain greater financial health and stability by using high quality, age-appropriate, and relevant strategies and channels, including, where possible, timely and customized information, guidance, tools, and instruction.

**§ 681.510 What is comprehensive guidance and counseling?**

Comprehensive guidance and counseling provides individualized counseling to participants. This includes drug and alcohol abuse counseling, mental health counseling, and referral to partner programs, as appropriate. When referring participants to necessary counseling that cannot be provided by the local youth program or its service providers, the local youth program must coordinate with the organization it refers to in order to ensure continuity of service.

**§ 681.520 What are leadership development opportunities?**

Leadership development opportunities are opportunities that encourage responsibility, confidence, employability, self-determination, and other positive social behaviors such as:

- (a) Exposure to postsecondary educational possibilities;