

## YEE from page 43

I spoke at a student orientation for freshmen being introduced to college life.

As I walked to the ballroom where I was to give a speech, I saw a group of credit card companies lined up table after table, ready to register hundreds of young students as new carriers of credit cards.

During the forum, I asked the college students in the audience, "How many of you just signed up for your first credit card?" Dozens of hands went up. Then I asked, "How many of you have ever taken a financial education class in your high school?" Not one hand went up.

This eye-opening experience occurred more than a decade ago. And the situation has not improved. Consider the following statistics:

Outstanding student loan debt stands at \$1.6 trillion, up from \$1.52 trillion the previous year.

Only 41 percent of adults in the United States have a budget and keep track of their spending.

Of millennials ages 18-34, one in eight individuals have debts in collections.

39 percent of millennial women don't pay their bills on time and are twice as likely than millennial men to take out a high interest loan to cover a \$2,000 emergency.

A record 7 million Americans are three months behind in their car payments.

As state treasurer, it was important for me to continue my advocacy of financial education and make this important issue a cornerstone of my administration.

My financial literacy bill was just the start. In June, I appointed Arizona's first-ever Task Force on Financial Literacy, aimed at making sure all Arizonans will have the opportunity to attain proficiency in basic money management.

This 17-member task force is already taking the next steps to bring resources to students, seniors, military veterans and vulnerable populations who need help with managing their money across our great state.

While the task force is hard at work, our high school students will be starting the new school year with learning the

basics about personal finances. This is a critical life skill.

Finally, Arizona students will be prepared to manage their money before going out into the world as adults. They will be taught the basic skills of balancing their checkbook and understanding the consequences of not paying off credit card debt month-to-month.

Financial education empowers young people to achieve financial freedom so they can attain their personal and professional goals. With that freedom, our young people can achieve anything.

*- Kimberly Yee is the State Treasurer of Arizona. She oversees the cash management of Arizona's \$40 billion state budget and manages \$16 billion in assets.*

# ICAN focuses on growing, learning through play



BY SHELBY PEDERSEN  
Guest Writer

Now that school is back in session, we are back to afternoons of children pouring through our doors. They all receive a healthy snack, and the first thing they want to do is have some free time to play.

That's how we start our day at ICAN — with an hour or so of free play, free choices where youth can do what they want.

The power of play is a critical component of childhood development. Play creates opportunities for children to explore, connect, learn and grow.

It's difficult to find a clear-cut definition of play — but the growing consensus is that play is any activity that entails active engagement, resulting in joyful discovery.

Free play and exploration provide a means to allow children to learn to solve their own problems, control their own lives, figure out what interests them and how to pursue those interests.

It helps them develop their own "sense of

self" — promoting the social-emotional, cognitive, language and self-regulation skills that build executive function (the process of learning, rather than the content) and a prosocial brain.

Play can also be integrated into structured group activities and a learning environment. Play supports the formation of the safe, stable and nurturing relationships youth develop with caregivers.

This is incredibly important here at ICAN. Many of our youth come from unstable home environments and it is critical that our staff connect with youth and make sure that they are seen as trusted, supportive roles in that child's life.

Play is a great way to make those connections. All of our staff have been trained by Playworks, a partner organization that focuses solely on the power of play.

Their games and activities are inclusive, simple and fun. Our staff facilitate games with the youth that incorporate respect and inclusion, fostering a healthy community through play.

Staff even uses the "play" tools in getting the kids attention and transitioning from one activity to another. These tools can easily be used in the home.

Simple, structured, fun instructions get youths' attention and keep them focused. An example would be "when I say 'yellow' you are going to stand up, touch your toes, turn in a circle, touch something yellow and then line up at the door."

The staff member would then have the whole group repeat the "game" or "instructions" out loud. Youth become engaged in the activity, pay attention and get moving to the next activity in a fun way.

The games our staff have learned from Playworks are also a great tool out on the playground as a way to include all youth, especially the ones that are having trouble fitting in, creating an inclusive environment.

ICAN kids come from many different schools, so it's an excellent way for them to get to know each other.

Youth are also taught how to solve their own disputes — "rock, paper, scissors" is an easy way for youth to solve an issue quickly and on their own. It is a

tool we use all the time.

Youth have become so overwhelming busy with competitive activities and increased pressure to perform academically, increasing their level of stress.

Free play improves self-regulation, problem solving and mental flexibility — which aids youth in their academic endeavors. Play also decreases stress — not only for kids, but their parents as well.

Studies have shown that the mutual joy and emotional connection parents and kids experience through play downregulates the body's stress response. If you are interested in some games that increase executive function, there is a great resource from Harvard University (<http://developingchild.harvard.edu/wp-content/uploads/2015/05/Enhancing-and-Practicing-Executive-Function-Skills-with-Children-from-Infancy-to-Adolescence-1.pdf>).

Playworks also makes available their games and tools at [playworks.org](http://playworks.org) for groups of all sizes.

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