THE YOUTH TRUTH

THE YOUTH ENGAGEMENT PROJECT NEWSLETTER

10TH EDITION
SEPTEMBER 2026



YEP YOUTH AMBASSADOR NEWSLETTER

Youth Voice • Leadership • Advocacy • Community

The Youth Engagement Project (YEP) is a partnership between CFPIC and the California Department of Social Services (CDSS) to improve Child Welfare policies, programs and practices by building capacity for youth engagement at the state and local level. YEP works with counties to engage current or former foster youth on local projects designed to strengthen Child Welfare systems. These youth, called YEP Ambassadors, can engage with county coordinators in a variety of ways.

Through the Youth Ambassador program, young people are given opportunities to participate in advocacy, share their lived experiences, develop leadership skills, and connect with other youth and professionals across California.

In this edition of *The Youth Truth*, we are highlighting the experiences, accomplishments, and advocacy work of youth who continue to demonstrate the power of lived experience and youth voice.

From speaking at graduation ceremonies to mentoring other foster youth and participating in conversations about improving child welfare systems, our ambassadors continue to show that **our experiences can become a source of leadership and change.**

WELCOME TO YEP!

MEET OUR NEW YOUTH AMBASSADORS

We're excited to welcome our newest Youth Ambassadors to the Youth Engagement Project! We look forward to hearing your voices and perspectives!

- Desiree' Session – Orange County
- Montserrat Diaz – Orange County
- Ashley Ortega – Glenn County
- Khloe Gonzales - Tulare County
- Shaela Guinn – Tulare County

FROM FOSTER YOUTH TO MENTOR

MICHAEL JAYDAN: TURNING EXPERIENCE INTO ADVOCACY

Michael's story is one example of how former foster youth can use their experiences to give back to their communities.

Through mentorship, public speaking, and advocacy, former foster youth can provide encouragement and guidance to young people who may be navigating similar experiences.

Programs such as Foster Nation's Sparks mentorship program demonstrate the importance of having supportive people and resources available as young people transition into adulthood.

Michael's journey also highlights an important message for foster youth: **Your past does not have to determine your future.**



WHY YOUTH VOICE MATTERS

YEP Youth Ambassadors continue to participate in opportunities that strengthen youth voice at both the local and state levels.

GLOSSARY OF TERMS

Term	Explanation
High Yield Savings	A high-yield savings account is a savings account that pays you much more interest than a regular savings account, so your money grows faster just by leaving it there.
SS Number vs. SS Card	A Social Security card is a government-issued document, while your Social Security number (SSN) is the unique 9-digit number on the card that you use for things like jobs, banking or taxes.
Account with Joint Owner	A joint adult owner is a trusted adult who shares ownership of your bank account and can help manage it until you're old enough to have an account on your own.
Low Interest Loan	A low-interest loan lets you borrow money to buy something expensive, like a car or a house, and because the interest rate is low, you'll pay back less extra money over time.
Government ID vs. Photo ID	A California ID is an official photo ID issued by the state, while other photo IDs (like a school ID) may identify you but aren't always accepted for the same legal or government purposes.
Direct Deposit, Mobile Banking & Large ATM Network	Direct Deposit: Direct deposit is when your paycheck or other money is sent straight into your bank account automatically, so you don't have to cash a paper check. Mobile Banking: Mobile banking lets you use your bank's app on your phone to check your balance, deposit checks, transfer money, and pay bills from almost anywhere. Large ATM Network: A large ATM network means your bank has lots of ATMs where you can withdraw cash, check your balance, or deposit money without paying extra fees.

HOW TO GET NEEDED DOCUMENTS

Document	Explanation
CA ID	To get a California ID, you need to visit a California Department of Motor Vehicles (DMV), provide required documents like proof of identity and residency, complete an application, pay the fee, and have your photo taken.
Other photo ID's	You can get a photo ID from your school or use a passport, which requires an application process and fees.
Social Security Card	To get a Social Security card in California, you need to apply through the Social Security Administration by completing an application and providing documents that prove your identity, age, and legal status (like a CA ID).
Social Security Number	To receive your social security number you can ask your parent, guardian, social worker or ILP worker for help.

Ambassadors have contributed by:

- Representing youth perspectives in meetings
- Providing insight into decision-making
- Sharing lived experiences with professionals
- Participating in advocacy and community events
- Developing professional and leadership skills
- Connecting with other young people
- Helping identify ways to improve child welfare programs and practices

Youth participation is important because young people bring perspectives that cannot be replicated by someone who has not experienced the system firsthand.

WHY YOUTH VOICE MATTERS



(Aliyana Montevirgen, Jennasey Stuerke, Margo Fudge)

Members of the YEP team were able to attend the Independent Living Program (ILP) Convening at Woodland Community College on September 25. Hosted by the California Department of Social Services, the convening created opportunities for networking and learning more about the new Tiered Rate Structure and ILP expectations.

AMBASSADORS MAKING AN IMPACT

USING LIVED EXPERIENCE TO CREATE CHANGE

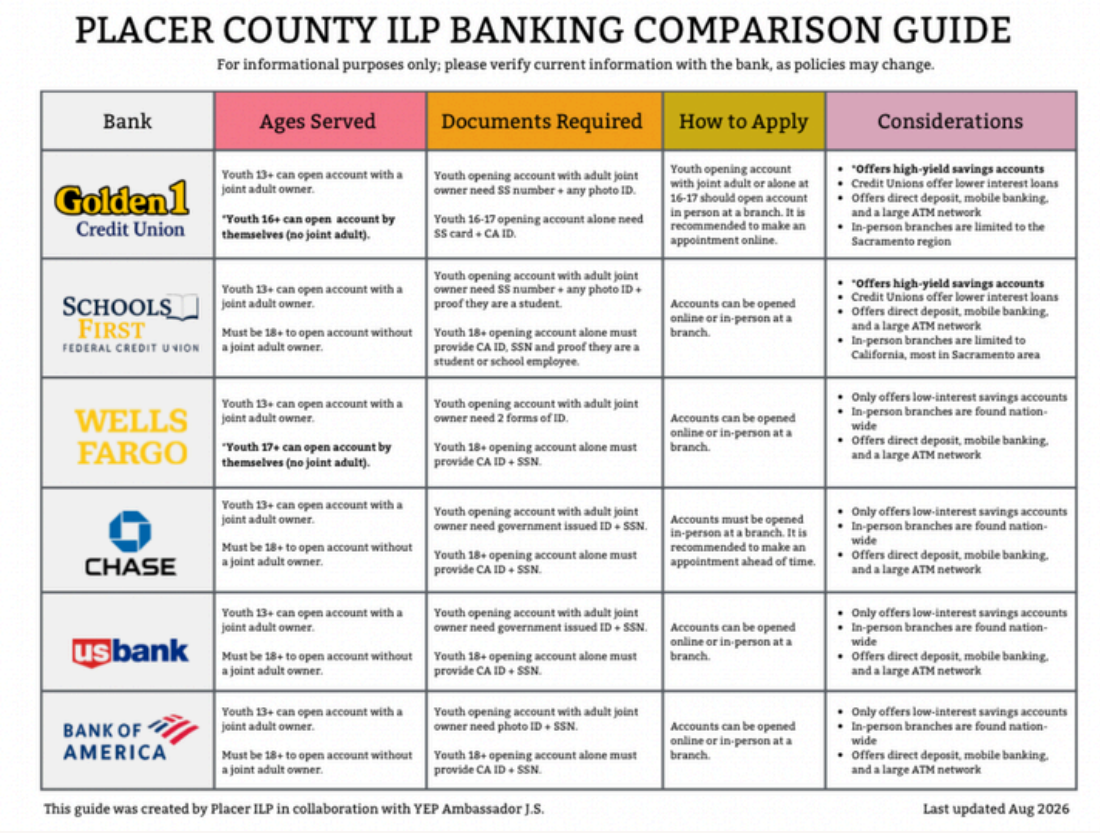
Jennasey Stuerke | YEP Youth Ambassador

Placer County ILP Banking Guide
Helping youth build financial independence

As part of the Youth Engagement project, Jennasey Stuerke, a YEP Youth Ambassador, collaborated with Placer County Independent Living Program (ILP) to create a Banking Comparison Guide designed to help youth navigate the process of opening and managing their first steps toward financial independence, by opening and managing a bank account of their own.

This guide compares banking options that are available to youth and breaks down important information, such as age requirements, required documents, how to apply, savings options, and banking features. It also includes a glossary of common banking terms and information about how to obtain the documents youth may need to open an account.

This resource was specifically created to make financial information easier for youth to understand, and most importantly, to help them feel more prepared as they navigate and move toward greater financial independence.



PLACER COUNTY ILP BANKING COMPARISON GUIDE

For informational purposes only; please verify current information with the bank, as policies may change.

Bank	Ages Served	Documents Required	How to Apply	Considerations
Golden 1 Credit Union	Youth 13+ can open account with a joint adult owner. ***Youth 16+ can open account by themselves (no joint adult).**	Youth opening account with adult joint owner need SS number + any photo ID. Youth 16-17 opening account alone need SS card + CA ID.	Youth opening account with joint adult or alone at 16-17 should open account in person at a branch. It is recommended to make an appointment online.	• ***Offers high-yield savings accounts** • Credit Unions offer lower interest loans • Offers direct deposit, mobile banking, and a large ATM network • In-person branches are limited to the Sacramento region
SCHOOLS FIRST FEDERAL CREDIT UNION	Youth 13+ can open account with a joint adult owner. Must be 18+ to open account without a joint adult owner.	Youth opening account with adult joint owner need SS number + any photo ID + proof they are a student. Youth 18+ opening account alone must provide CA ID, SSN and proof they are a student or school employee.	Accounts can be opened online or in-person at a branch.	• ***Offers high-yield savings accounts** • Credit Unions offer lower interest loans • Offers direct deposit, mobile banking, and a large ATM network • In-person branches are limited to California, most in Sacramento area
WELLS FARGO	Youth 13+ can open account with a joint adult owner. ***Youth 17+ can open account by themselves (no joint adult).**	Youth opening account with adult joint owner need 2 forms of ID. Youth 18+ opening account alone must provide CA ID + SSN.	Accounts can be opened online or in-person at a branch.	• Only offers low-interest savings accounts • In-person branches are found nationwide • Offers direct deposit, mobile banking, and a large ATM network
CHASE	Youth 13+ can open account with a joint adult owner. Must be 18+ to open account without a joint adult owner.	Youth opening account with adult joint owner need government issued ID + SSN. Youth 18+ opening account alone must provide CA ID + SSN.	Accounts must be opened in-person at a branch. It is recommended to make an appointment ahead of time.	• Only offers low-interest savings accounts • In-person branches are found nationwide • Offers direct deposit, mobile banking, and a large ATM network
usbank	Youth 13+ can open account with a joint adult owner. Must be 18+ to open account without a joint adult owner.	Youth opening account with adult joint owner need government issued ID + SSN. Youth 18+ opening account alone must provide CA ID + SSN.	Accounts can be opened online or in-person at a branch.	• Only offers low-interest savings accounts • In-person branches are found nationwide • Offers direct deposit, mobile banking, and a large ATM network
BANK OF AMERICA	Youth 13+ can open account with a joint adult owner. Must be 18+ to open account without a joint adult owner.	Youth opening account with adult joint owner need photo ID + SSN. Youth 18+ opening account alone must provide CA ID + SSN.	Accounts can be opened online or in-person at a branch.	• Only offers low-interest savings accounts • In-person branches are found nationwide • Offers direct deposit, mobile banking, and a large ATM network

This guide was created by Placer ILP in collaboration with YEP Ambassador J.S. Last updated Aug 2026

"Your first account can be your first step toward independence"

-Jennasey Stuerke | YEP Youth Ambassador

COUNTY PARTNER SPOTLIGHT

ORANGE COUNTY:
HITTING THE GROUND RUNNING

Orange county is new to YEP and has already hit the ground running! With a passion for youth engagement and new ideas, Orange County's county lead, Mike West has been working closely with two Youth Ambassadors to create meaningful opportunities for youth voice and involvement.

One of their first projects was creating an Orange County YEP logo to represent their vision and identity within the Youth Engagement Project. Following the logo project, the team worked on a survey for Transitional Aged Youth (TAY) focused on improving mental health support for foster youth in Orange County. The Youth Ambassadors were invited to review the survey and provide feedback, ensuring that the perspectives of young people with lived experience were included.

The Orange County Youth Ambassadors are also reviewing and providing feedback on the county's TAY website, having strengthened resources and information available to current and former foster youth.

YOUTH AMBASSADOR SPOTLIGHT

Celebrating Youth Voice: Lillian Green

YEP Youth Ambassador Lillian Green uses her voice to bring attention to the experience of foster youth and the challenges they may face during important transitions.

In her recent writing, “September and Foster Youth: Starting Over When School Begins”, Lillian highlights how the beginning of a new school year may bring uncertainty for young people in foster care, especially when changes in placement may also mean changing schools, friends, teachers, and communities. Through her writing, Lillian brings vital awareness to the importance of stability, support, and connection for foster youth as they navigate the transition into a new school year.

San Diego:

Inspiring youth to strive for greatness

YEP Ambassador Josue recently provided remarks at a San Diego County graduation event, where he shared his story and encouraged other youth. His participation is an example of how YEP Ambassadors use their lived experience and voice to create meaningful connections and inspire other young people.

Through opportunities like this, Youth Ambassadors are able to share their experiences, build confidence and help make sure the voices of current and former foster youth are represented in important spaces.





Become a Skills Coach

CFPIC'S YOUTH ENGAGEMENT PROJECT (YEP) IS RECRUITING SKILLS COACHES TO ASSIST CURRENT AND FORMER FOSTER YOUTH IN NAVIGATING ADULTHOOD!



YEP
THE Youth ENGAGEMENT PROJECT

CFPIC.
Building capacity. Leading change.

Help a current or former foster youth build the skills and connections they need to navigate adulthood.

As a Coach, you'll support a young person in **building relationships & networks, professional development, and life skills & self-sufficiency**.

We are looking for people who have:

- ☑ Lived experience in foster care
- ☑ 5+ years of professional experience
- ☑ The ability to commit to 8 months of coaching

Apply here!

YEP works with counties to engage current and former foster youth in projects that strengthen child welfare policies, programs, and practices at the state and local levels. To learn more, **visit our website** *and* ***view our program overview video*** .

Questions? | Contact YEP Director Margo Fudge at

MARGO.FUDGE@CFPIC.ORG OR 619-602-8747