Virtual Programs Disclosures and Consent

Young Americans, doing business as Young Americans Center for Financial Education, is committed to protecting the privacy of children who use our site and programs. The Children’s Online Privacy Policy explains how we collect that information, disclose that information, and how we obtain parental consent with respect to information provided by children under the age of 13. This policy is in accordance with the U.S. Children’s Online Privacy Protection Act (“COPPA”), and outlines our practices regarding children’s personal information. Young Americans’ full COPPA policy can be found here. For more information about COPPA and general tips about protecting children’s online privacy, please visit the Federal Trade Commission’s website.

Young Americans Center for Financial Education wants to make clear to you the following program requirements and disclosures for your child’s safe and successful program execution.

In order to participate in Virtual Programs with Young Americans Center for Financial Education, all students will need an email address for the youth (can be a parent’s) so s/he may sign into platforms such as Google, Zoom, etc. and so that the organization can send links/invites.

Virtual Programming will use 3rd party online platforms, software, applications, etc. in order to provide programming. The specific one(s) that are being used with Young Americans Center are: Google Classroom, Google Meets, Zoom, and YouTube.

Participation in Virtual Programs is restricted to participants and their families through the duration of the program. All included platforms require a unique meeting code, password, and/or unlisted URL to join, and participant attendance will be closely followed by staff during each session.

For more information on the terms/conditions and privacy policies of these platforms, please click the links below.

- [Google GSuite Platform (Classroom, Meets)](#)
- [Zoom](#)  
  Zoom provides an opportunity to deliver video and chat-based educational experiences to members via any device. Please be aware that Zoom collects information about its users and has its own privacy terms and conditions to which members must adhere.
Please review Zoom’s privacy terms and conditions carefully before registering your member: [http://zoom.us/privacy](http://zoom.us/privacy).

- **YouTube**

In order to fully participate in Virtual Programming activities, all participants will need, at minimum, the following:

- A computer, tablet, or mobile phone with camera capabilities and secure access to the internet
- A Google account
- A space at home where they can participate in the program
- *Headphones with a microphone (Not required, but preferred)*

Young Americans Center will make every effort to protect youth/family information, will limit the purposes for which the online platforms may use information, will respond quickly to any inappropriate behavior online, and will record program sessions for the safety of all participants. Five days after the conclusion of each program, all recorded files will be destroyed.

Young Americans Center prohibits one-on-one interactions between adults and youth on online platforms and virtual learning spaces (including messages and chats), thus all online spaces will have at least two staff participating at all times and virtual programs will only be held during approved/scheduled times.

I have read and consent to the terms outlined above.