



# SecureFutures Money Sense

## *The challenge*

Most of America's teens graduate high school without ever being taught positive financial behaviors. Too often, teens learn the hard way about budgets, banks, loans and credit. School leaders and educators like you see the need and want to respond, but may not have the time or resources.

## *Our solution*

SecureFutures partners with dynamic schools and educators to deliver proven financial literacy lessons. Our Money Sense program prepares 16-to-18-year-old students with relevant tools to make smart money choices. Each lesson is led by business community volunteers whose stories and expertise bring financial concepts to life.



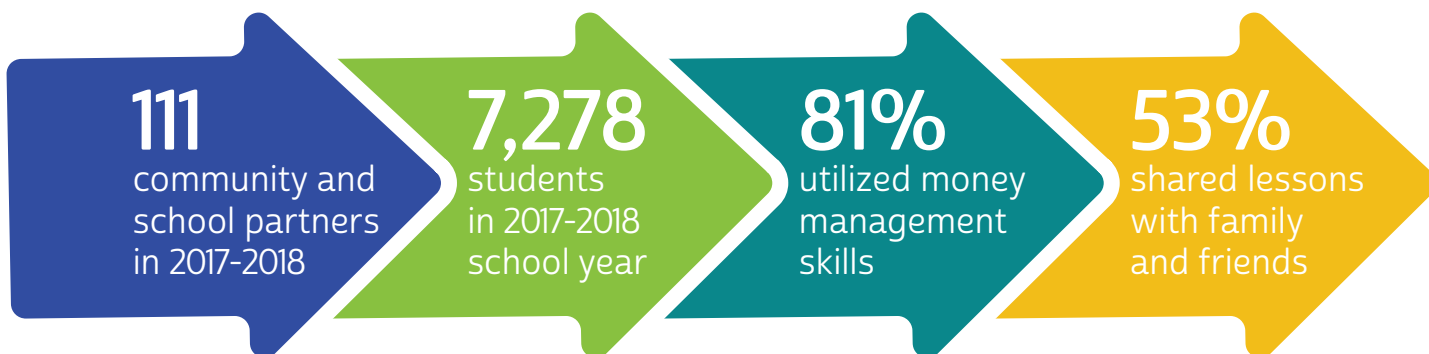
## Why school leaders and educators choose Money Sense

- Provides easy, unique enhancement to curriculum (92% of educators rate our program 4 or 5)
- Connects teens with business leaders and their expertise
- Encourages critical thinking, interaction and discussion
- Prepares students for life after graduation
- Aligns with state standards on financial literacy

*“The information was very important, and the Money Sense volunteer was very knowledgeable. He also tried hard to get the kids to think and participate.”*

—Joman Schachter, educator, LaFollette High School

## *The impact*



## The curriculum

Money Sense consists of three engaging lessons, featuring activities such as building a personal budget, interviewing with a loan officer and comparing credit card offers. Money Sense lessons complement curriculum for 11th and 12th grade students and align with state standards for personal finance. Scheduling is flexible to meet a variety of school day structures.

### Bank Your Future

1. Ways to get paid & how to read a paycheck
2. Benefits of tracking expenses & budgeting
3. Paths after high school & income choices
4. Paying for college & FAFSA
5. Cost of living independently as a young adult
6. How to build & use a budget
7. Ways to save money & the benefits of saving early
8. How money grows through investment

### Check It Out

1. How banks & credit unions keep money safe
2. Choosing a financial institution and opening accounts
3. Cost of using check cashing stores
4. Ways to access money
5. Why tracking & managing transactions is important
6. How to use online & mobile banking
7. How to avoid identity theft
8. Personal Finance "Jeopardy!"

### To Your Credit

1. What is credit?
2. How do credit cards work
3. How to choose between credit card offers
4. Credit scores: what, how, why
5. Credit reports: what, how, why
6. How credit scores affect one's future
7. How to build good credit early



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***"These lessons and volunteers provide students with confidence and the feeling that the community supports them. I'm grateful to have Money Sense in our school."***

-Greg Ogunbowale, Acting Instructional Leadership Director, Milwaukee Public Schools

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## Contact us to discuss and schedule programs

Patrick Armstrong, Program Manager

[patrick@securefutures.org](mailto:patrick@securefutures.org), (414) 310-5918

### About us

**SecureFutures** empowers students with life-changing financial education and coaching. SecureFutures was founded as Make A Difference-Wisconsin in 2006 and remains dedicated to strengthening our communities by ensuring every teen is confident and capable when it comes to managing money. Our collaborative network of supporters, volunteers and educators have worked to improve financial futures for more than 62,000 teens. For more on our student stories, community commitment and Investment Conference, visit [securefutures.org](http://securefutures.org).

