



Make A Difference
Wisconsin

Money Sense

An Investment in Your Students



The challenge

Most of America's teens graduate from high school without solid money management skills. Too often, teens are left to learn the hard way about the importance of budgeting, saving, banking and credit. Educators like you see the need and want to respond, but may not have the time or resources.

Our solution

Make A Difference – Wisconsin 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 educators choose Money Sense

- Provides easy, unique enhancement to curriculum
- Connects teens with business leaders and expertise
- Encourages critical thinking and interaction
- Prepares students for life after graduation

"Make A Difference lessons are better than a field trip. You're getting someone from the community to come into your environment, the classroom environment, where kids feel comfortable. You get to see the volunteer more than once, and by the second or third session the kids are asking lots of questions. That's what I like to see as a teacher."

-Chris LeDuc, teacher, Kettle Moraine School District

The impact

90

partner high schools
in 2015-2016

7,115

students in 2015-2016
school year

81%

utilized money
management skills

44%

shared lessons with
family and friends

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

- What is taken out of your paycheck?
- Benefits of tracking expenses and budgeting
- How to prepare and use a budget
- Ways to save money
- Compound interest (how money grows) and the benefits of saving early
- Types of saving and investment vehicles



"Without Make A Difference, I can honestly say that I wouldn't be where I am today - especially financially. I would be stuck in the Dark Ages. I shared Money Sense lessons with my family and have used them to start a business."

- Jeremy Cain,
former MPS student &
Money Sense grad



Check It Out

- How to open and manage a checking account
- Reasons to avoid check cashing stores
- How to write a check and register transactions
- Online banking and bill pay
- Identity theft and how to protect yourself
- Personal Finance "Jeopardy!"



To Your Credit

- What is credit?
- How does a credit card work and what does it cost?
- Using credit responsibly
- What is a credit report/score and how is it used?
- How your credit score impacts your ability to buy a car or get a home mortgage
- How to start building a good credit history

"When students come in as freshman, they do not know about being financial literate. Through these programs at Make A Difference, they learn how to manage money. It's truly powerful. I can't tell you how grateful we are to have Make A Difference involved at our school. "

- Tim Meyer, school support
teacher, James Madison
Academic Campus



Make A Difference
Wisconsin

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Contact us to discuss and schedule programs

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About us

Make A Difference – Wisconsin is a nonprofit organization founded in 2006 with a mission to empower teenagers with financial literacy lessons and resources. Our hundreds of business-world volunteers have led lessons at schools and sites across the state that have improved the financial futures of more than 54,000 teenagers. Find out more about our inspiring student successes and program details at makeadifferencewisconsin.org.