



Secure Futures Money Sense

Teenagers in our community need financial guidance and skills. Teens too often are left to learn the hard way about the importance of budgeting, saving, banking and credit.

You can be part of the solution for teens as a volunteer in our Money Sense program. Every year, Money Sense brings hundreds of volunteers from the business community into high school classrooms to lead proven lessons on financial basics that truly make a positive impact on the lives and behaviors of teens.

You give

- Expertise and skills to youth who need it
- Time with students, based on your schedule
- A commitment to deliver one program per year (up to 6 hours)
- A business connection to teens in your community

You get

- Satisfaction from a positive impact on a teen's life
- Interactive, engaging experiences with students
- Training and support from our staff
- Curriculum that is regularly improved based on educator & volunteer feedback

“As a volunteer in the classroom, I learn more than I could ever teach. I learn to be optimistic because today’s young people are smart and inquisitive. I learn to be humble because so many of them have risen above extremely challenging conditions. I learn to be patient because they are trying so hard to understand. I learn to be grateful for all that I have been given.”

Secure Futures Bank



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 high school curriculum and align with state standards for personal finance. Scheduling is flexible to meet a variety of 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 reports: what, how, why
5. Credit scores: what, how, why
6. How credit scores affect one’s future
7. How to build good credit early



“I’m going to take the lessons I learned today with me for the rest of my life.”

-Keyonda, Money Sense student

**Take the first step toward changing teens’ lives -- and your own.
Become A Money Sense volunteer:**

Kristen Ruhl, Program Director

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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.