



SecureFutures Money Sense

The challenge

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

Our solution

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



Why community leaders choose Money Sense

- Provides unique enhancement to established programming
- Connects teens with business leaders and their expertise
- Encourages critical thinking, interaction and discussion
- Prepares students for life after graduation
- Fits easily into a variety of schedules

“Money Sense has been a valuable addition to our organization. The topics are very relevant to what our teens will use in real-life experiences and the volunteers are great at connecting with our students.”

-Sharlen Moore, executive director,
Urban Underground

The impact

111

community and
school partners
in 2017-2018

7,278

students
in 2017-2018
school year

81%

utilized money
management
skills

53%

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 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



“Thank you for helping me know the value of money so that I won’t have to struggle during my adulthood and college years.”

-Setirah, Money Sense participant
at PEARLS for Teen Girls

Contact us to discuss and schedule programs

Patrick Armstrong, Program Manager
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.