



SecureFutures

**Money Coach Program
2018-2019
Student Enrollment Packet**

Program Managers:

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Money Coach Student Profile

Money Coach Program

SecureFutures' cutting-edge Money Coach program is a hands-on financial coaching program delivered to high school students by volunteer coaches. The Money Coach program provides a deeper understanding of financial concepts and hands-on goal-setting through a lesson plan that focuses on direct volunteer-to-student interaction.

Money Coach volunteers engage and encourage participants in small groups and one-on-one as they develop action plans to achieve financial needs and goals. Money Coach is a one-of-a-kind approach and has proven to be a valuable addition to high school programming. Money Coach also provides the opportunity for students to earn a scholarship as they meet program benchmarks.

Student Responsibilities

- Attend every session. If you will not be on time or if you will have to leave early, communicate with the Site Partner ahead of time.
- Attend all events; most importantly, the End-of-Program Celebration.
- **Communicate all absences with Site Partner and One-on-One Coach before the missed session. Students will be allowed only 2 absences.**
 - If a student is absent for a session, they must contact their One-on-One Coach before the next session to discuss their goals, report their progress and complete missed assignments.
 - Students with more than 2 absences or who have not checked in with their coach after an absence will be penalized and may lose their place in the program.
- Actively participate in all sessions and activities.
- Successfully complete the Student Financial Goal Checklist.
- Track your expenses for the entirety of the 4 month program.
- Open a bank account within one month of starting the program.
- Complete and return all paperwork and surveys by the stated deadlines.
- **Communicate with your One-on-One Coach a minimum of once per week outside of the in-person sessions. Communication can be via text, email, phone call, or social media.**
- Work toward building a meaningful mentoring relationship with your One-on-One Coach.
- Conduct yourself in a professional and appropriate manner at all times.
- Interact positively with your fellow Money Coach teammates.

Expected Commitment

The Money Coach program follows a 4 month schedule. Sessions are held twice a month, for a total of 8 sessions. Each session lasts 90 minutes, for a total of 3 hours per month. Sessions are held either during the school day or after school hours, depending on the site's preference. The total student commitment is 12 hours over 4 months.

Eligibility Requirements

- Junior or Senior in high school.
- Must be in good standing academically.
- Must complete and return the Parent/Guardian Consent Form.
- Interest in learning more about personal finance, money management, and saving strategies.
- Willingness to complete assignments and communicate with coaches outside of the school day.
- Commitment to developing and achieving a savings goal related to a college or career plan.
- Ability to catch up on classwork that may be missed due to the Money Coach sessions.
- Interest in building a mentor/mentee relationship with the volunteers in the program.

Money Coach Program Enrollment Guide

Congrats! You have decided to invest in yourself and join the Money Coach program!

There are a few things you need to do to complete your enrollment.

Make sure to check all these tasks off the list **before** the first program session.

If you have any questions or issues, contact:

Site Partner:

Name: _____

Email: _____ Office Location: _____

Money Coach Program Managers:

Stephaine Crosley: stephaine@securefutures.org; (414) 310-5919

Chineva Smith: chineva@securefutures.org; (414) 310-5923

Student Enrollment Checklist

	<p>1) Have your parent/guardian sign the Consent Form. This must be submitted in order for you to join the program.</p> <p style="padding-left: 20px;">a) The form will be provided to you during the program recruitment session. There is also an online version.</p>
	<p>2) Complete the Registration Form online.</p> <p style="padding-left: 20px;">a) You will receive the link to the form in an email from the Program Manager (Stephaine or Chineva), after you have submitted the Consent Form.</p>
	<p>3) Open savings and checking accounts at a local bank or credit union, if you don't already have one.</p> <p style="padding-left: 20px;">a) Enroll in online and mobile banking.</p> <p style="padding-left: 20px;">b) Bring the Direct Deposit Authorization Form with you and have the financial representative help you to complete it.</p>
	<p>4) Complete the Direct Deposit Authorization Form.</p> <p style="padding-left: 20px;">a) The form includes instructions. You will receive it at recruitment.</p> <p style="padding-left: 20px;">b) Keep this form safe! It will have private financial information on it.</p>
	<p>5) Return the completed forms to your site partner or the Program Manager at or before orientation.</p> <p style="padding-left: 20px;">a) Parent/Guardian Consent Form</p> <p style="padding-left: 20px;">b) Direct Deposit Authorization Form</p>
	<p>6) Attend the orientation session.</p> <p style="padding-left: 20px;">a) Date and Time: _____</p> <p style="padding-left: 20px;">b) Location: _____</p>
	<p>7) Complete Program Pre-Survey by or in the first program session.</p> <p style="padding-left: 20px;">a) The survey link will be emailed to you after you have completed the Registration Form.</p>
	<p>8) Attend the first program session.</p> <p style="padding-left: 20px;">a) Date and Time: _____</p> <p style="padding-left: 20px;">b) Location: _____</p>



Money Coach Program
Parent/Guardian Consent Form

Dear Parent/Guardian,

Your child has been picked to be in the SecureFutures Money Coach Program!

SecureFutures ("SF") is a nonprofit in Milwaukee. SF teaches high school students how to manage their money and finances. The Money Coach Program ("Program") connects a small group of students to volunteer coaches to help students become more money smart and life smart.

Students will meet with their coaches, at their school, two times per month to check in on their goals and learn about good money habits. In the past, students' goals have included applying for college, finding a part-time job, and saving for a purchase.

Required Consents - By signing this form you agree to the following:

- 1. My child can be in the Program.
2. The coach can contact my child by phone, email, and social media to discuss things related to the Program and my child's goals.
3. My child can go to off-site events with the Program. Off-site events may include field trips to banks and an end of Program party.
4. My child will manage a savings account in their name. If they do not have one, they will open a new account. The scholarship funds will be sent directly from SF to that account. My child will provide SF with the bank name, account number, and routing number of their account.
5. My child will be asked to share their account balance with their coach. My child will be asked to review account activity with their coach. They may do this through online banking, mobile banking, or print statement.
6. On behalf of me, my child, and any other parent or guardian of my child, I will not hold SF responsible for any claims that result from my child being in the Program.

Optional Consents - By initialing below you agree as follows:

(You do not need to agree to the following, but, if you do, please initial on the blank line.)

Marketing Materials: SF can use my child's name, photos, likeness, and other info and work created by my child for marketing without payment. I also allow SF the right to publish, use, edit, and/or adapt any photos or videos including my child. I agree that I will not be able to review or approve any uses or edits.

SF can gather data about my child including contact info, race, age, gender, student's goals, student's progress toward his or her goals, money behaviors, and how the student liked the Program. To gather data, SF can use forms, pre- and post-tests, yearly follow up surveys, and reports from check-ins with coaches.

This Parent/Guardian Consent Form is signed as of the date below.

Name of Parent/Guardian: Name of Student:

Signature of Parent/Guardian: Date:

Phone Number: Email:

If you have any questions, please call the SecureFutures Money Coach Program Manager at 414-273-8101.

Money Coach Scholarship Program

Student Agreement

This is an agreement between _____ and the **Money Coach Scholarship Program at SecureFutures**. The purpose of this document is to clarify the expectations for participation in the Money Coach Program, where students will:

- become better prepared to manage their finances independently after high school graduation,
- build a mentor/mentee relationship with a volunteer Coach,
- have an opportunity to earn college or career scholarship money, and
- build self-confidence and life skills.

Money Coach participants specifically agree to the following program requirements and will hold themselves accountable for each requirement in order to be awarded all or part of the scholarship award:

- Complete and return all paperwork and surveys.
- Successfully complete the Student Financial Goal Checklist.
 - Create a savings goal and savings plan to accumulate funds to cover a purchase or expense related to a college or career plan.
 - Work with a coach to discuss an important issue/goal related to a college or career plan and develop a personal plan to achieve it.
 - Track expenses, and create and follow a monthly budget.
 - Open and manage a savings and/or checking account.
- Actively participate in group financial education lessons about budgeting, saving, credit, taxes, etc.
- Work toward building a meaningful mentoring relationship with the One-on-One Coach.

The Money Coach Scholarship money is awarded based on the following criteria:

- **Attendance:** Students will be paid \$22 per session that they attend, plus \$24 for attending the End-of-Program Celebration (maximum of \$200). Students will work to maintain perfect attendance, will be on-time and stay for the entire session, and will actively participate. Students must communicate all absences with the Site Partner and their One-on-One Coach before the missed session. Students will be allowed only 2 absences.
 - If a student is absent for a session, they must contact their One-on-One Coach before the next session to discuss their goals, report their progress and complete missed assignments.
 - Students with more than 2 absences or who have not checked in with their coach after an absence will be penalized and may lose their place in the program.
- **Progress Report Results:** Students will have an opportunity to earn \$75 at the middle of the program and another \$75 at the end of the program based on the results of the progress reports completed by their One-on-One Coach (maximum of \$150). Progress reports will be completed with their Coaches during session 5 and session 8. Students will be assessed according to whether they are:
 - managing their accounts responsibly
 - tracking their expenses monthly
 - evaluating their budget monthly
 - making progress toward their savings goal (a minimum of \$200)
 - making progress on their personal goal

**SecureFutures makes all final decisions regarding the amount of scholarship dollars awarded to each student.*

I agree to being committed to my role as a Money Coach student/participant and fully understand the obligations required of me to fulfill my role.

Student/Participant Signature

Date

Account Enrollment Guide

A big part of the Money Coach program is learning how to manage your money through savings and checking accounts. If you don't already have accounts at a local bank or credit union, you will need to open them before the first program session.

Things to know before you visit a bank or credit union:

Most financial institutions require that a parent or guardian comes with you to open your account and serve as a cosigner if you are under age 18. This means that your parent or guardian will have access to your account and your funds. If you do not want your parent or guardian authorized on your account or you are unable to find a cosigner, you can open accounts at an **Educators Credit Union, UW Credit Union, or Tri-City National Bank** location. They will open accounts without an adult cosigner.

Regardless of which financial institution you choose, call the branch location before you go to open your accounts so that you can verify their requirements and make sure you have all of the documentation you need. This will save you time and potential frustration.

We encourage all students to open savings and checking accounts, but only a savings account is required for the program. If you can only open a savings account, be sure to ask if you can get an **ATM card** to access your funds.

Things to keep in mind when choosing a bank or credit union:

- Is the location convenient? Are there ATMs near home, school, or work?
- Are there any fees (monthly or annual maintenance, overdraft)?
 - If so, is it easy to avoid them by keeping a minimum balance or setting up direct deposit?
- Is there a daily minimum balance?

What to bring with you when you go to open your accounts:

- Official Photo ID
 - Driver's License or State ID Card (obtained at the DMV)
 - School ID
- Social Security Number
 - If you are not a citizen and do not have a Social Security Number, you can use an Individual Taxpayer Identification Number (ITIN). Talk to the Program Manager if you need assistance.
- Proof of Address with the student's name and address
 - Photo ID if it has the student's current address on it
 - Address Verification Form from the financial institution (requires parent or guardian signature)
 - Any other current, official document on which the student's name and address are both clearly printed
 - Utility bill, cell phone bill
 - Current lease or mortgage documents
 - Billing statement from any bills that you pay online
- Direct Deposit Authorization Form
 - Ask the staff member who opens your account to help you complete this and supply the necessary documentation.

After you have opened your accounts:

Make sure that you know your routing number and account numbers and keep this information safe. You will need these numbers to complete the direct deposit authorization form if you don't bring the form with you when you open your account. Most banks and credit unions will provide you with an official letter or document that has all of this information. If you don't get one, go back to the location and ask for it.

Money Coach Direct Deposit Authorization Form

Please complete this form as soon as you have established your savings account. This form must be submitted in order to receive your scholarship payments.

Please print clearly.

Student Information:

First Name:	Last Name:
Address:	
Phone Number:	Email:

Financial Information:

Bank or Credit Union Name:	Account Type: <input type="checkbox"/> Savings <input type="checkbox"/> Checking
Routing Number:	Account Number:

See reverse side for how to find your routing and account numbers on a deposit slip.

YOU MUST ALSO PROVIDE:

A deposit slip (with the routing & account number printed on it), a letter from your financial institution that includes your routing and savings account numbers, or an account statement with your routing and saving account numbers. If you do not have one of these, visit your financial institution and request a letter from one of the representatives.

SELECT WHICH DOCUMENT YOU HAVE ATTACHED (REQUIRED):

- Deposit slip Letter from your financial institution Account statement

Direct Deposit Authorization

I authorize SecureFutures to deposit my scholarship payments into my account identified as and held at the Financial Institution named above, and I authorize that such account exists and that the Financial Institution can make deposits without responsibility for correctness of such amounts. I also authorize SecureFutures to debit my account if an amount of money was transferred to my account by mistake. I have provided SecureFutures with documentation of my account solely for the purposes of verifying my account number and the Financial Institution's routing number.

Student Signature

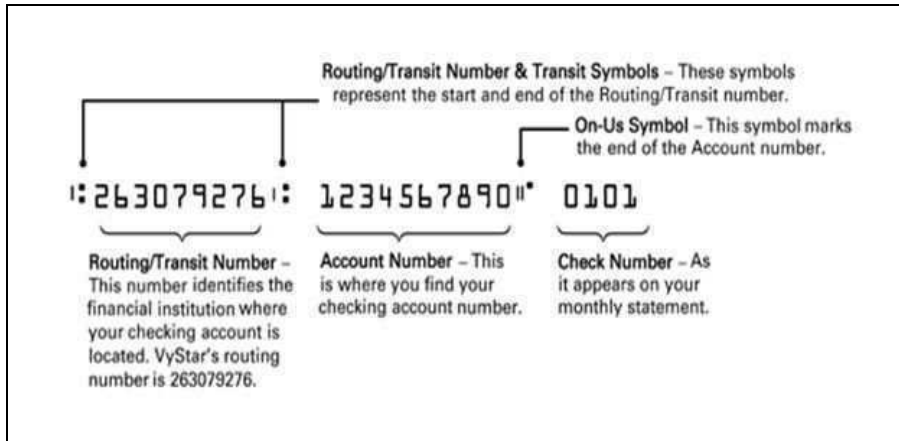
Date

Parent/Guardian Signature (if they are a cosigner on your account)

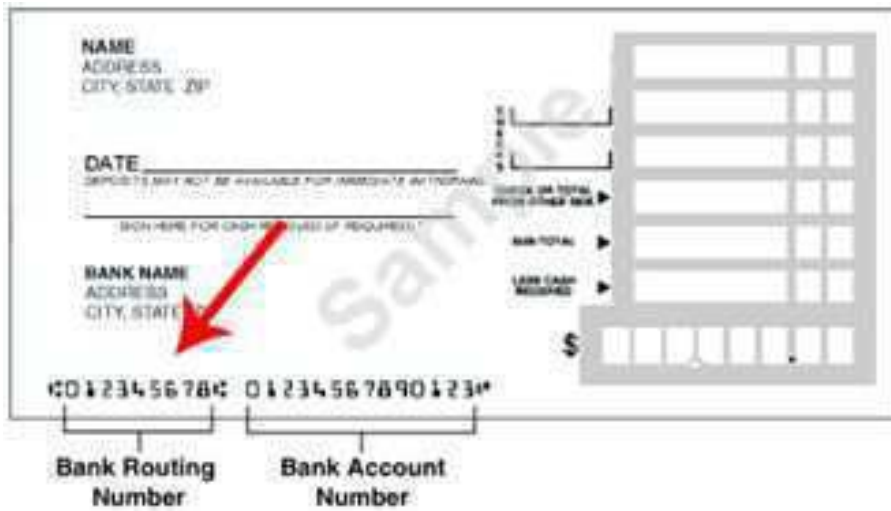
Date

How to Find Your Routing and Account Numbers

First, familiarize yourself with the special symbols you will find on your check or deposit slip. These symbols indicate where one number ends that the other begins.



Here is an example of a deposit slip. The routing and account numbers are in the bottom left corner. The routing number always comes first and is 9 digits long.





SecureFutures
Money Coach

2018-2019 Calendar

Session 1	Session 2	Session 3
Session 4	Session 5 <i>Progress Reports</i>	Session 6
Session 7	Session 8 <i>Progress Reports</i>	End of Program Celebration <i>Mandatory</i>