



# Site Partner Handbook

## Contact Information

Group Coach: \_\_\_\_\_

Email: \_\_\_\_\_ Phone: \_\_\_\_\_

One-on-One Coach: \_\_\_\_\_

Email: \_\_\_\_\_ Phone: \_\_\_\_\_

One-on-One Coach: \_\_\_\_\_

Email: \_\_\_\_\_ Phone: \_\_\_\_\_

One-on-One Coach: \_\_\_\_\_

Email: \_\_\_\_\_ Phone: \_\_\_\_\_

## Program Calendar

<b>Session 1</b>	<b>Session 2</b>	<b>Session 3</b> <i>Money Path</i>	<b>Session 4</b>
<b>Session 5</b> <i>Progress Reports</i>	<b>Session 6</b>	<b>Session 7</b>	<b>Session 8</b> <i>Progress Reports</i>

## Session Structure Overview

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Money Coach is an eight session program completed over a four month period with high school juniors and seniors. Each session will include a lesson facilitated by a coach or coaches. One-on-one check ins will take place each session, except for session 3 (Money Path).

### Group Sessions

The group coach will lead the main lessons & activities. One-on-one coaches will assist during the first 30 minutes of the session. Lesson plans have been developed to guide the coaches through each session. The lessons focus on specific financial topics and are full of activities and discussion. Coaches should focus on driving as much interaction from students as possible. NO LECTURING!

### One-on-One Check Ins

One-on-one coaches will be assigned up to six students. They will meet privately with each of their students for about 10 minutes. Check ins should take place in the last 60 minutes of the session (except session 5), so that all students understand the group lesson before being pulled out. Session 5 check ins will be 15-20 minutes each and should begin at the beginning of the session. Upon returning to the group lesson, students should work with their peers to get caught up.

#### **Key areas of focus:**

- Get to know each student, what motivates them, and what challenges they may face.
- Review each student's progress using the **Financial Goal Checklist**.
- Motivate students to hold themselves accountable.
- Listen, guide, and coach students.
- Assist students in setting a savings plan.
- Help the students to address obstacles and mistakes.

### Session Index

1. Welcome, Financial Goal Checklist & Banking Basics
  - *One-on-One: Get to know you, goal setting with the **Financial Goal Checklist***
  - *Take Home Assignment: Start to track expenses and build a budget*
2. Expense Tracking and Budget Activity
  - *One-on-One: Review first attempts at expense tracking & budgeting*
3. Money Path App
4. Joining the workforce and Interviewing
  - *One-on-One: Discuss Money Path plan, check in on goals before Progress Report*
  - *Take Home Assignment: How to dress for an interview by industry*
5. Banking Review with Simulations, Open Discussion to Address Student Questions
  - *Extended One-on-One: 15-20 minutes to complete **Progress Reports**, review interview assignment*
6. To Your Credit
  - *One-on-One: General check in, intro to FreeCreditReport.com*
  - *Take Home Assignment: Find & review your credit report*
7. DIY session (topic chosen by coaches or whole group at the start of the program)
  - *One-on-One: Answer any credit report questions, check in on goals before Progress Report*
8. Building a Budget for the Future and Program Wrap Up
  - *One-on-One: **Progress Report***

## Money Coach Site Partner Profile

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### Money Coach Program

SecureFutures' Money Coach program is a hands-on financial coaching program delivered to a small group of high school students by volunteer coaches. The program aims to provide 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.

### Site Partner Responsibilities

- **Attend mandatory Site Partner training.**
- Secure a safe, quiet, and consistent location to hold Money Coach sessions.
- Secure dates (every other week) and time (at least 90 minutes) for Money Coach sessions.
- Help to recruit students for the program.
- Provide interested students with orientation materials and information. Materials will be delivered by the Program Manager.
- Ensure all students complete the registration form, via the provided link, prior to first session.
- Collect completed student enrollment paperwork and **keep it secure** until the Program Manager can retrieve it.
- Orient volunteers to the school and inform them of policies and procedures.
- Serve as the “day-of” contact for the volunteers and students. **Have a presence at each meeting and be available for the entirety of the meeting, in case the group has unexpected needs.**
- **Record student attendance at the time of each session via the Student Tracker (Google Sheet).**
- Serve as a liaison between students and Money Coach Program Manager in between sessions.
- Remind students of upcoming meetings and encourage participation.
- Communicate with other school personnel to garner support for the program and ensure smooth facilitation of the program.
- Provide feedback on the program when requested (mid-program survey, informal check ins, exit meeting).
- Participate in the exit meeting at the end of the program.
- Maintain and protect the confidentiality of program participants' confidential information consistent with the terms of the Responsibility & Commitment Pledge.

### Expected Commitment

The Money Coach program follows a four month schedule. It is offered to sites (schools and CBOs) twice per year. Site Partners are required to commit to at least 1 four month program. Sessions are held twice a month, for a total of eight sessions. Each session lasts 90 minutes, for a total of three hours per month. Site Partners are required to have a presence at each session and make themselves available for a total of 12 hours of programming over four months.

### Qualifications

- Desire to engage volunteers in educational programming.
- Willingness to collaborate with a third party organization to deliver programming.
- Interest in and/or appreciation for financial literacy and the importance of it for teens.

# Money Coach

## Site Partner Responsibility & Commitment Pledge

### Site Information

Site Name:	Phone Number:
Address:	

### Site Partner

Name:	Title:
Email:	Phone:

### Secondary Contact

Name:	Title:
Email:	Phone:

### Site Partner Responsibilities:

- **Attend mandatory Site Partner training.**
- Secure a safe, quiet, and consistent location to hold Money Coach sessions.
- Secure dates (every other week) and time (at least 90 minutes) for Money Coach sessions.
- Help to recruit students for the program.
- Provide interested students with orientation materials and information. Materials will be delivered by the Program Manager.
- Ensure all students complete the registration form, via the provided link, prior to first session.
- Collect completed student enrollment paperwork and **keep it secure** until the Program Manager can retrieve it.
- Orient volunteers to the school and inform them of policies and procedures.
- Serve as the “day-of” contact for the volunteers and students. **Have a presence at each meeting and be available for the entirety of the meeting, in case the group has unexpected needs.**
- **Record student attendance at the time of each session via the Student Tracker (Google Sheet).**
- Serve as a liaison between students and Money Coach Program Manager in between sessions.
- Remind students of upcoming meetings and encourage participation.
- Communicate with other school personnel to garner support for the program and ensure smooth facilitation of the program.
- Provide feedback on the program when requested (mid-program survey, informal check ins, exit meeting).
- Maintain and protect the confidentiality of program participants’ confidential information consistent with the terms of this Pledge.

**Program Manager Responsibilities:**

- Provide support to our volunteer coaches during the programming year.
- Attend occasional group sessions, observe coaches, and provide feedback.
- Facilitate a mid-program in-person check-in with Site Partner.
- Facilitate communication between coaches and site throughout the programming year.
- Provide program materials for students, volunteers, and Site Partner.
- Assist with student recruitment.
- Provide informational sessions for school staff.
- Provide finalized schedule with technology and other needs detailed.

**Confidentiality & Non-Disclosure Obligations**

In connection with your role as a Site Partner in the Money Coach Program, students and other program participants will be disclosing to you certain personal financial data, banking information and other proprietary, confidential and nonpublic information (collectively, "Confidential Information"). By signing this Pledge, you hereby agree to hold in confidence the Confidential Information and hereby agree not to disclose or divulge any Confidential Information, or use any Confidential Information for any purpose (other than as may be appropriate or necessary directly in connection with the Money Coach Program), unless such Confidential Information: (a) is known or becomes known to the public in general (other than as a result of a breach of this Pledge by you to any person or entity to whom you disclose the Confidential information); or (b) is or has been made known or disclosed to you by a third party without a breach of any obligation of confidentiality or duty; however, you may disclose Confidential Information as may be required by law, provided that you promptly notify the Money Coach Program of such disclosure and take reasonable steps to minimize the extent of any such required disclosure. The obligations set forth herein shall survive for two (2) years following the date hereof. Upon request from the Money Coach Program, you will destroy or return all Confidential Information to Secure Futures, Inc.

By signing this pledge, you agree to fulfill the responsibilities above that relate to your role.

**Site Partner**

Signature:	Date:
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# Money Coach Student Profile

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## Money Coach Program

SecureFutures' Money Coach program is a hands-on financial coaching program delivered to a small group of high school students by volunteer coaches. The program aims to provide 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.
- **Communicate all absences with Site Partner and One-on-One Coach before the missed session. Students will be allowed only two 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 two 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 **Financial Goal Checklist**.
- Track your expenses for the entirety of the four month program.
- Open a savings account in your own name **within one month** of starting the program, if you do not already have one.
- 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 four month schedule. Sessions are held twice a month, for a total of eight sessions. Each session lasts 90 minutes, for a total of three 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 four months.

## Eligibility Requirements

- Junior or senior in high school.
- Must be in good academic standing.
- **Must complete and return the Parent/Guardian Consent Form by the first session.**
- 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 Volunteer Profile: Group Coach

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### Money Coach Program

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

The primary role of all SecureFuture volunteers is to engage students in financial education lessons by asking questions, leading discussions, and sharing professional and life experience.

The distinct role of the Money Coach volunteer is to coach. The Group Coach volunteer engages and encourages participants and leads small group lessons. The lessons serve to educate participants on financial literacy and to guide them in the development of action plans to achieve financial needs and goals. Students practice healthy money management skills and are provided the opportunity to earn a scholarship as they meet program benchmarks.

### Volunteer Responsibilities

- Attend training and become familiar with the lesson plans.
- Provide SecureFutures with current contact information, preferences, and availability by maintaining your Volunteer Profile (available by accessing the Volunteer Login on our website).
- Attend every session, with reasonable exceptions. If you will not be on time, communicate with the Site Partner and Program Manager.
- Communicate planned absences with all stakeholders (Program Manager, Site Partner, other Coaches).
- Prepare for and lead the group lessons, as designed.
- Infuse the lesson plans with your own stories and activities, when appropriate.
- Communicate with your coaching team prior to each session to prepare and review the lesson plan.
- Determine and maintain the pace of the curriculum so that it matches the students' progress and capabilities.
- Conduct yourself in a professional and appropriate manner at all times.
- Operate in the best interest of the students and hold them accountable.
- Maintain and protect the confidentiality of program participants' confidential information consistent with the terms of the Responsibility & Commitment Pledge.
- Abide by all SecureFutures' policies, especially the Cultural Sensitivity and Anti-Harassment policies.

### Expected Commitment

The Money Coach program follows a four month schedule. It is offered to sites twice per year. Volunteers are required to commit to 1 four month program. Sessions are held twice a month, for a total of eight sessions. Each session lasts 90 minutes, for a total of three hours per month. The total volunteer commitment is 12 hours of coaching time, plus five hours of training, over four months.

### Preferred Talents and Interests

- Desire to work with teenagers who come from economically disadvantaged families and communities.
- Desire to build meaningful relationships with teenagers.
- Experience with public speaking, presenting, or teaching.
- Working knowledge of foundational personal finance concepts. (Training will be provided.)
- Basic computer skills.



## Money Coach Volunteer Profile: One-on-One Coach

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### Money Coach Program

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

The primary role of all SecureFuture volunteers is to engage students in financial education lessons by asking questions, leading discussions, and sharing professional and life experience.

The distinct role of the Money Coach volunteer is to coach. The One-on-One Coach volunteer engages and encourages participants and conducts one-on-one check-ins. The check-ins enable the coach and students to build meaningful and supportive relationships. Coaches help students to develop action plans to achieve financial needs and goals and guide them if they are faced with obstacles while working toward those goals. Students practice healthy money management skills and are provided the opportunity to earn a scholarship as they meet program benchmarks.

### Volunteer Responsibilities

- Attend training and become familiar with lesson plans.
- Provide SecureFutures with current contact information, preferences, and availability by maintaining your Volunteer Profile (available by accessing the Volunteer Login on our website).
- Attend every session, with reasonable exceptions. If you will not be on time, communicate with the Site Partner and Program Manager.
- Communicate planned absences with all stakeholders (Program Manager, Site Partner, other Coaches).
- Communicate with your coaching team prior to each session to prepare and review the lesson plan.
- Meet individually with assigned students for ten minutes during each session, except session 3.
  - Monitor each student's progress using the **Financial Goal Checklist**.
  - Listen, guide, and coach students.
  - Help students to address obstacles and mistakes.
- Get to know your students and meet them where they are by building meaningful relationships.
- Communicate with your assigned students a minimum of once outside of the sessions. Use the method of communication that the student prefers.
- **Communicate student progress, via the Student Tracker (Google Sheet), to the Program Manager within two business days of the fifth and eighth sessions.**
- Guide students through the program and account enrollment processes, if they have not completed them by the first session.
- Conduct yourself in a professional and appropriate manner at all times.
- Operate in the best interest of the students and hold them accountable.
- Maintain and protect the confidentiality of program participants' confidential information consistent with the terms of the Responsibility & Commitment Pledge.
- Abide by all SecureFutures' policies, especially the Cultural Sensitivity and Anti-Harassment policies.

### Expected Commitment

The Money Coach program follows a four month schedule. It is offered to sites twice per year. Volunteers are required to commit to 1 four month program. Sessions are held twice a month, for a total of eight sessions. Each session lasts 90 minutes, for a total of three hours per month. The total volunteer commitment is 12 hours of coaching time, plus five hours of training, over four months.

### Preferred Talents and Interests

- Desire to work with teenagers who come from economically disadvantaged families and communities.
- Desire to build meaningful relationships with teenagers.
- Working knowledge of foundational personal finance concepts. (Training will be provided.)
- Basic computer skills.

## Program Enrollment Guide

Students will receive the following checklist to guide them through the program enrollment process. They will be expected to complete these tasks before the first program session, if possible.

### Student Enrollment Checklist

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

**Site Partners:**

- Site Partners will be responsible for ensuring that all participating students make their best efforts to complete all of the steps before the first program session.
- Site Partners will be responsible for collecting completed student paperwork and **keeping it secure** until the Program Manager can retrieve it.
- If students experience obstacles, they will be addressed at the orientation and initial program sessions. Students will be encouraged to reach out to staff and site partners with questions.

**Coaches:**

- Volunteers will be responsible for assisting students with the enrollment process if they have not completed it by the first program session.

## Savings Account and Scholarship Payment Processes

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In an effort to simplify the account set up and scholarship payment processes, students will be responsible for opening a savings account at any financial institution that is convenient for them (if they don't already have an account established). Additionally, they will be paid via direct deposit and will submit documentation similar to what is required from an employer, so as to increase their familiarity with that process.

### Students:

- Students will be responsible for opening a savings account on their own. All students must have a savings account, at a minimum, but will be strongly encouraged to open a checking account, as well.
- Students will be expected to open accounts in their own names within one month of the program starting.
- If a student already has a savings account, they will only need to provide their account and routing number, as well as official documentation (voided check, deposit ticket, letter from financial institution) that verifies their numbers, so that we can set up the direct deposit.
- Scholarship payments will be deposited into their savings accounts. Payments will be held back until a student has opened their account and submitted their Direct Deposit Authorization Form and verification document.
- If a student has not opened their account and submitted their authorization form by the 3rd session, they will forfeit the scholarship disbursements for the first 3 sessions. Payments will continue to be forfeited until the student has their account in place.

### Staff:

- SecureFutures staff will provide guidance on account enrollment and banking locations. Students will be encouraged to set up non-custodial accounts through **Educators Credit Union, UW Credit Union, or Tri-City National Bank** if they anticipate that having a cosigner will be an obstacle for them or would be fiscally unwise.
- Staff will assist students in opening their accounts if they are unable to do so themselves.
- All direct deposit set up and reporting will be managed by staff.
- Scholarship payments will be disbursed three times throughout the program. The two bonuses will be paid out after the fifth and eighth sessions with the scholarship payments for those sessions.

### Coaches and Site Partners:

- Coaches and Site Partners will be asked to support these efforts by checking in with students regarding whether they have opened accounts and submitted their Direct Deposit Authorization Form with the verification document.
- If students are facing obstacles with these processes, coaches, site partners, and staff will collaborate to assist them. Please let staff know as soon as possible, if students are facing obstacles.
- Under no circumstances should a coach or site partner ever serve as a cosigner on a student's account.
- **Site Partners will be responsible for reporting attendance at the time of each session using the Student Tracker (Google Sheet).** This information will be used to determine scholarship payments. If the information is not provided in a timely fashion, students will not receive their payments.
- Coaches will be responsible for establishing the program goals with the students and monitoring their progress toward them. **Coaches will submit progress reports to staff on the established schedule and using the Student Tracker (Google Sheet).** These reports will determine how much of the bonus the students earn. Staff has the final say on how much a student earns through the bonus.

### Scholarship Payment Timeline and Deadlines

- Students will receive \$25 for each session in which they participate. They will receive a maximum of \$75 for each bonus, depending on whether they are working toward the program goals. The total amount a student can earn is \$350.
- **Site Partners will be responsible for reporting attendance at the time of each session. Attendance will be reported using the Student Tracker (Google Sheet).**
- Scholarship payments will be paid to the students three times over the course of the program.
- Fall Program Timeline:
  - Payment 1 - Sessions 1-3 (up to \$75): October 31
  - Payment 2 - Sessions 4-5 (up to \$50) + Bonus (up to \$75): November 30
  - Payment 3 - Sessions 6-8 (up to \$75) + Bonus (up to \$75): December 31
- Spring Program Timeline:
  - Payment 1 - Sessions 1-3 (up to \$75): March 31
  - Payment 2 - Sessions 4-5 (up to \$50) + Bonus (up to \$75): April 30
  - Payment 3 - Sessions 6-8 (up to \$75) + Bonus (up to \$75): May 31

### Progress Report Bonus Timeline and Deadlines

- Bonuses will be determined by the progress reports that are submitted by coaches.
- Progress reports and bonuses will be discussed with students in the fifth and eighth sessions so that they are aware of what they will be receiving. If a student needs improvement after the fifth session, the coach and student will develop an action plan and monitor the student's progress over the following sessions.
- **Progress Reports will be submitted to the Program Manager via the Student Tracker (Google Sheet) within two business days of the fifth and eighth sessions.**

<b>Session 5:</b>	<b>Session 8:</b>
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- Bonuses will be paid along with the scholarship payments for the sessions 5 and 8.
- Students will be rated on the following scale:
  - "On Track" - Meets/exceeds expectations
  - "Needs Improvement" - Partially meets expectations
  - "Needs Significant Improvement" - Does not meet expectations or is not fully participating
- Students will be assessed in the following areas:
  - Whether they are managing their accounts responsibly
  - Whether they are tracking their expenses monthly
  - Whether they are evaluating their budget monthly
  - Whether they are making progress toward their savings goal
  - Whether they are making progress on their personal goal
- Progress Report Scoring:
  - Bonuses will be scored out of 100 points. Each assessment area will be weighted as 1/5th of the total score. If a student is rated as "On Track" for an area they will receive 20 points. If they "Need Improvement," they will receive ten points. If they "Need Significant Improvement," they will receive zero points.
  - Their points for each section will be added up and their bonus will reflect the percentage of points that they scored.
    - For example, if a student is rated as "On Track" in three areas and "Needs Improvement" in two areas, they will have earned 80 points or 80%. They would then receive 80% of the total possible bonus, which is \$60 (\$75 x 80%).

# **Student Forms & Tools**



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 learn about finances and set money-based goals. By participating, students can earn a scholarship. The scholarships are paid directly to the students’ savings accounts.

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. Between meetings, coaches connect with students to keep them on track. Students will learn to make better decisions with money through this program.

**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.**
- 3. My child can go to off-site events with the Program.** Off-site events may include field trips to banks or credit unions.
- 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.** I know that SF will make all efforts to keep my child’s account information safe and not share any of that info, except as needed for the Program.
- 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 statements.** No login account info will be shared with or kept by my child’s coach.
- 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. I also give up my right to make any claims related to the Program that result from the use of marketing materials, mentorship, or advice given to my child during the Program.** I may not change my mind about giving up these rights.

**Optional Consents** – If you consent to the terms below, sign the bottom of the form. If not, initial on the lines following each section that you do not consent to.

**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 will be taking videos and photos, conducting interviews, and using info of students for marketing purposes. These purposes include any marketing materials like posters, ads, brochures, newsletters, website and other marketing purposes. Your child’s name, grade, school name, and other info may be used. We may also use quotes, personal stories, or other statements from your child for marketing purposes.

**NO, I DO NOT CONSENT** \_\_\_\_\_

**Data Collection:** SF can gather data about my child including contact info, race, age, gender, goals, progress toward his or her goals, money behaviors, and how he or she 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. SF can use the data collected about my child to measure my child’s progress toward their goals and the impact of the program on them. The data will also be used to improve the program in the future.

**NO, I DO NOT CONSENT** \_\_\_\_\_

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

**Parent/Guardian Name:** \_\_\_\_\_ **Signature:** \_\_\_\_\_

**Student Name:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Student Phone Number:** \_\_\_\_\_ **Student Email:** \_\_\_\_\_





# Money Coach Program Participant Agreement

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This is an agreement between \_\_\_\_\_ and the Secure Futures' **Money Coach Program**. The purpose of this document is to clarify the expectations for participation in the Money Coach Program, where participants 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 by the stated deadlines.
- Open a savings account in your name within one month of the start of the program, if you don't already have one.
- Successfully complete the **Financial Goal Checklist**.
  - Create a savings goal and plan to accumulate funds to cover an expense related to a college or career.
  - Work with a coach to discuss an important personal goal related to a college or career plan and develop a plan to achieve it.
  - Track expenses, and create and follow a monthly budget.
  - Responsibly manage a savings account.
- Actively participate in group financial education lessons about budgeting, saving, credit, post-high school choices, and other relevant topics.
- 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:** Participants will be paid \$25 per session that they attend (maximum of \$200). Participants will work to maintain perfect attendance, be on-time, stay for the entire session, and actively participate. Participants must communicate all absences with the Site Partner and their One-on-One Coach before the missed session. Participants will be allowed only two absences.
  - If a participant 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.
  - Participants with more than two 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:** Participants 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 sessions 5 and 8. Participants 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), and
  - making progress on their personal goal.

*\*SecureFutures makes all final decisions regarding the amount of scholarship money awarded to each participant.*

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

---

Participant Signature

Date



# Money Coach Direct Deposit Authorization Form

Please complete this form as soon as you have opened 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 ONE OF THE FOLLOWING:

A deposit slip (with the routing & savings 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 savings 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

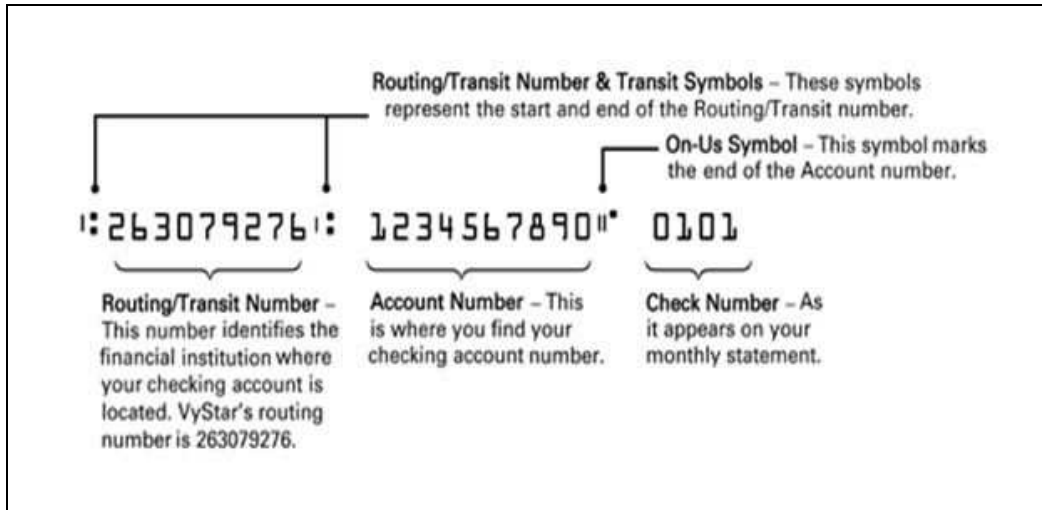
\_\_\_\_\_  
Date

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

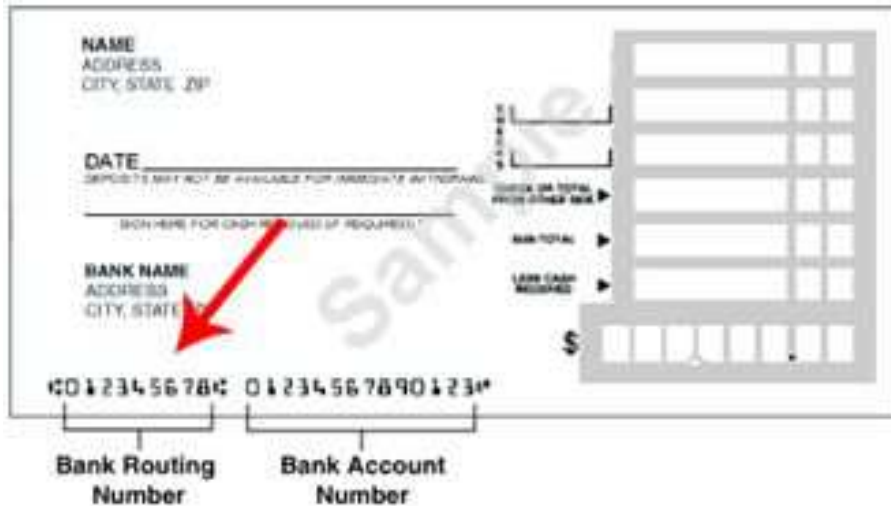
\_\_\_\_\_  
Date

# 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 and 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.



## Financial Goal Checklist

*Check off each task as you complete it!*

### Banking

- I have opened an account at a bank or credit union. Name of financial institution: \_\_\_\_\_
- I have set up online banking.
- I have set up mobile banking.
- I am using online and mobile banking to monitor my balance and transactions.

My Banking To Do List	Due Date

### Savings Plan

- I am saving money to help cover the following planned college or career related expense(s):  
\_\_\_\_\_
- The amount I plan to save each month is: \$\_\_\_\_\_
- My Savings Balance is on target:

Balance Check: Show your coach your balance using mobile or online banking and enter it here.							
Date							
Savings							
Checking							

My Savings Plan To Do List	Due Date

**Expense Tracking & Budgeting**

- I understand how to track my expenses.
- I am tracking my expenses using: (describe method) \_\_\_\_\_
- I have set my monthly spending plan at \$ \_\_\_\_\_ per month.
- I have set my monthly savings plan at \$ \_\_\_\_\_ per month.
- I understand how to create a budget.
- I have a written budget in place and use the following tool to monitor my budget: \_\_\_\_\_

My Expense Tracking & Budgeting To Do List	Due Date

**College or Career Related Goal**

- I have selected a college or career related goal I want my coach to help me with.

My goal to work on is: \_\_\_\_\_

*Think about something important to your future where you really want help and want to discuss ideas, concerns or just get guidance. Examples:*

- *Navigating the college process*
- *Living Independently in a dorm, apartment or even with your family*
- *Getting a part-time job now to help save money and develop work skills*
- *Getting a full-time job and starting my career right out of high school*
- *Any other issue that is really important to you like buying a car or getting auto insurance*

- I have a plan I am working on with my coach to achieve this goal.

My College or Career Related Goal To Do List	Due Date





## *SecureFutures*

*SecureFutures empowers teenagers with the knowledge, tools, and mentoring for a lifetime of financial capability. Our engaging volunteers, dynamic schools, and generous supporters share a vision of stronger communities built by an investment in “money smart” teens.*

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