



Bank Your Future

Lesson Goal: To get students familiar with how to manage their cash flow, including understanding pay stubs and ways to be paid, evaluating and tracking their expenses, setting a budget, and saving.

Objectives:

1. Define, create and analyze a budget.
2. Quickly read a paycheck and identify deductions, gross and net income.
3. Discuss potential future living expenses and strategies to manage them.
4. Anticipate future education expenses, and identify options to minimize/manage them. *(optional)*
5. Identify savings options, best practices, and the role interest plays in maximizing personal savings.

Check It Out

Lesson Goal: To get students familiar with how to utilize financial institutions, ways to access and protect money, and how to avoid identity theft.

Objectives:

1. Identify factors to research and consider when choosing a financial institution.
2. Explain how to open an account, manage it responsibly, and avoid fees and overdrafts.
3. Compare and contrast the use of check cashing stores to the use of banks or credit unions.
4. Define identity theft and identify ways to avoid it.

To Your Credit

Lesson Goal: To get students familiar with how credit cards work, the importance of knowing their credit score and monitoring their credit report, the benefits of maintaining good credit and how to build it.

Objectives:

1. Define credit and list the benefits of responsible use and the consequences of misuse.
2. Identify the critical features of a credit card and compare the terms of credit card offers.
3. Define credit score and credit report and explain the role they play in acquiring credit.
4. Identify ways to build and improve credit.

For more information on the [Money Sense program](#) or to schedule lessons, contact Patrick Armstrong at patrick@securefutures.org or 414-310-5918.

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

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 scores: what, how, why
5. Credit reports: what, how, why
6. How credit scores affect one’s future
7. How to build good credit early



“These lessons and volunteers provide students with confidence and the feeling that the community supports them. I’m grateful to have Money Sense in our school.”

-Greg Ogunbowale, Acting Instructional Leadership Director, Milwaukee Public Schools

Contact us to discuss and schedule programs

Patrick Armstrong, Program Manager

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SecureFutures

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.