



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. Educators and advocates like you see the need and want to respond, but may not have the time or resources.

Our solution

SecureFutures partners with dynamic schools and community 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 should you choose Money Sense?

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

“All of these practical things that adults take for granted – SecureFutures is laying them out in a curriculum that students can understand.”

–Don Leibold, English teacher, Audubon Technology and Communication High School

The impact (2018-2019)



The curriculum

Money Sense consists of three engaging 90-minute 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 an earnings statement
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



“I was given this opportunity in my last year of high school when I needed it the most.”

-Kia, Washington High School student

“It opened my eyes on how life and money works.”

-Damond, Messmer High School student

Contact us to discuss and schedule programs

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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 78,000 teens. For more on our student stories, community commitment and Investment Conference, visit securefutures.org.