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## General Tips for Success

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### Some things to remember about modern high schools and other educational settings:

- Expect to see cell phones in the classroom.
- Don't be surprised if students have more casual attitudes toward authority figures.
- Students are very in tune with world events, politics, and social justice. Use this to your advantage!
- Classroom interruptions and distractions may be more common.
- Don't be surprised if some students lay their heads down.

### Tried and True Techniques:

- [Learn](#) and [use student names](#). Write them out phonetically, if necessary.
  - Correctly pronouncing their names shows that you respect the students.
- [Use a raffle](#) to [encourage participation](#), coming prepared, and having their workbooks.
- [Bring treats](#).
- Tell interesting and relevant stories.
  - Be vulnerable! Students love hearing about how you or others have overcome mistakes.
  - This is what sets our lessons apart from other classes and programs. You are our asset!
- [Bring props](#) to [explain concepts](#).
- Use appropriate humor to get their attention.
- Don't lecture and don't simply read off the slides.
- [Move around the room](#) while you teach. Don't just stand in one spot.
- Recognize that you may be teaching students that are [different from you](#). They may have very different backgrounds, life experiences, stresses, educational opportunities, and goals.
- Respect different cultural beliefs and experiences related to money.
  - Recognize that all communities do not have access to the same resources and services.
- [Build rapport](#) by developing trust and demonstrating respect with the students.
  - Ask the students questions about themselves, be interested in them.
- [Treat them like young adults](#) with valuable and valid life experiences.

### Make the educator in the room your partner:

- When you get the confirmation email, [reach out to the educator](#) and ask them:
  - about the students and the classroom environment. Ask about their energy level, general engagement level, and what has worked in the past to encourage participation.
- At some point before the lesson, ask them:
  - if you can count on their participation during the presentation. During the lesson, [ask them questions](#); ask them for examples or stories.
  - if they will be your point person for managing student behavior and disruptions. During the lesson, ask them to address issues as they arise.
    - Educators are told by SecureFutures staff that this is their responsibility, but it is smart to confirm with them so that they remember.
- At the start of each lesson, ask the educator to introduce you and explain why you are there, why the information you will be teaching is important, and what sort of behavior they expect out of the students while you are there.
- After a visit to the classroom, ask the educator for feedback or tips for next time.

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## How to Address Specific Situations with Students

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### The students aren't interested in the lessons:

- [Make a point](#) to [emphasize the power](#) of [the knowledge](#) they can gain through these lessons.
  - Many students feel like what they learn in school is irrelevant to their daily lives. Show them how these lessons are different.
- [Ask lots of questions](#) and pay attention to what the students get most excited to talk about.
  - As long as the conversation is still generally on topic, let the students lead you.
  - Ask specific students questions and call on them by name, rather than posing questions to the whole group.
- Distill the lesson down to the main concepts. Focus on what they are interested in, skip what is not essential.
  - It's okay if you don't cover all the concepts in exactly the way it is laid out in the presentation. It is okay if you don't make it all the way through the lesson.
  - The goal is for the students *get something* out of the lessons. Pushing through a whole lesson that the students don't retain because they weren't engaged does not serve the students' needs.
  - Don't skip the activities. Activities are more engaging than reading off of slides.
    - Walk between the desks while students are completing the activities to make sure that they are working on them and to answer any questions.

### Students are having side conversations:

- Try to pull them back in. Use humor and ask the students if they are talking about the question or discussion prompt on the slide.
- [Walk around the room](#) as you teach and spend a few seconds standing by the desks of the students that are not paying attention. That usually helps to quiet them down.
- Head off potential issues at the beginning by setting ground rules. Take just a few minutes to discuss or review the ground rules at the start of the lessons.
  - Get student buy-in by asking them what they think the ground rules should be.

### Students are getting antsy or bored:

- 90 minutes can be a long time for students to sit still and listen. Set your expectations realistically.
- Take a 2 minute break part way through and have the students stand up and stretch.
- [Use a raffle](#) or [toss treats out](#) to students that are [participating](#).
- Have them complete activities in pairs or groups.

### The attendance is inconsistent:

- Do a brief review at the start of the lesson.
- Make sure that all students have a workbook.
- Read the room. If students seem lost or confused, back up and review.
- Ask students who were present previously if they can answer their peers questions or basic review questions, rather than answering everything yourself.

### Students are sleeping or have their heads down:

- Generally, our advice is to let them sleep. If they are so tired that they are falling asleep in class, then they didn't get enough sleep the night before. It's not up to us to judge or make assumptions about why.
- [Some students that lay their heads down](#) are still listening. You may find that they still answer questions or raise their hands occasionally. Keep moving forward and they will retain the information.
- If the educator does not want their students to lay their heads down, then they will manage it.
- Avoid touching the students to wake them up, especially if you are volunteering in a cross-cultural setting.

### **Students have learning disabilities or have other special needs:**

- When we schedule lessons with special education classes, we work with the educator to ensure that the students are prepared before you arrive. You will always know ahead of time when you are volunteering with a special education class.
- We encourage the educator to review the concepts and vocabulary from the lessons ahead of your presentations, so that the students are more familiar.
- Depending on the students' capabilities, some of the activities may be more difficult for them to complete.
  - Ideally the educator will identify which ones to skip ahead of time. If not, use your best judgement once you get to know the students and talk with the educator after your first session.
- It can be helpful to focus more on big concepts, rather than on covering each slide in the presentation. Don't get hung up on the details, just try to make sure that the students walk away understanding the big ideas.
  - It is okay to simplify ideas in order to improve understanding.
- You find that you are teaching a mainstream class, but that there is a special needs student in that class, do your best to engage them the same way you would a student without special needs.
  - After your first session, ask the educator for advice on how best to engage that student.

### **There is a language barrier between you and the students:**

- When we schedule lessons with ELL (English Language Learners) or ESL (English as a Second Language) classes, we work with the educator to ensure that the students are prepared before you arrive. You will always know ahead of time when you are volunteering with an ELL or ESL class.
- We encourage the educator to review the concepts and vocabulary from the lessons ahead of your presentations, so that the students are more familiar.
- Depending on the students' level of English fluency, some of the activities may be more difficult for them to complete.
  - Ideally the educator will identify which ones to skip ahead of time. If not, use your best judgement once you get to know the students and talk with the educator after your first session.
- It can be helpful to focus more on big concepts, rather than on covering each slide in the presentation. Don't get hung up on the details, just try to make sure that the students walk away understanding the big ideas.

### **There are disruptions in the classroom or nearby area:**

- Do your best to tune them out and keep teaching.
- Teach to those that are paying attention and present.
- Consider asking the students who are trying to learn to move their desks closer to you and let the other students move to another part of the room.
- [Ask the educator](#) to help minimize disruptions.
- Do not put yourself in the middle of an altercation.

### **Students are disrespectful:**

- Head off potential issues at the beginning by setting ground rules. Take just a few minutes to discuss or review the ground rules at the start of the lessons.
  - Get student buy-in by asking them what they think the ground rules should be.
- Stay calm. Always.
- Try not to take it personally, even if it is directed at you.
- Do not escalate the situation.
- [Ask the teacher](#) to intervene.

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**Find more videos and resources on the SecureFutures Resource Library!**

<https://securefutures.org/home/resource-library/>

## STUDENT ENGAGEMENT TIPS: Reflections from an all-star volunteer

**A positive volunteer-student interaction requires more than just delivering the curriculum and leading the activities.** It comes from you, the volunteer instructor - your unique personality, use of humor, and the sharing of real life situations that you have personally had to deal with, whether in a positive or negative light.

It's about wanting the audience to remember what you are teaching them. It is important to face the fact that not all students are interested, regardless of instructor personality, demeanor, skills, or experience level. **Put more of your energy into engaging the ones who show you that they are interested and some of the others will naturally follow.** You can't win them all, but hopefully they are listening to some of the teachings you are trying to get across.

**The key is to relate to the students as adults.** They are young adults. Some of them may be financially responsible for their families and well versed in "real life" stresses and demands. Treat them with respect and work to gain their trust like you would any other adult you've just met. Treating them like adults will help you to build rapport, since most authority figures don't treat them that way. It will also help them to understand the importance of what you are teaching them, since they are skills they will need to master throughout adulthood.

**Regardless of age or background, adults have at least one thing in common with youth: You were once a teen in high school!** Make a connection to your past experiences without making it about "you". You may have teens in your home or interact with teens regularly. Make a connection to their experiences without making it about "your kids." These stories should be realistic and relevant, but not so specific that the students can't apply them to their own lives. Don't forget that the students may have very different living situations, resources, and opportunities than what you had available to you or the teens you know personally.

### Other tips:

- Gain understanding and "wisdom" from prior SecureFutures experiences. The more you do it, the better you will get!
- Don't rush through the presentations. If you don't make it through every slide it's ok! Learn the content of the presentation thoroughly so that you can still teach the most important concepts (or most of them) throughout your stories and discussions, even if you have not made it to the end of the slides.
- Take the time to answer the questions thoroughly and quickly without going into a lot of humdrum detail. (Take your time, but hurry up!)
- Engage the students. Ask them questions, but don't force it. Some classes just will not talk. Get creative and think of ways to keep them interested. **You should be tired after teaching a 90 minute session.** When students see that you are giving them your best and your all, they tend to appreciate your efforts in their own subtle ways.
- Talk with the educator about school involvement with college selections, SAT testing questions, scholarship questions, etc. Understanding what the school is teaching or organizing around these topics will help you to tailor your presentation and skip topics that are covered by the school.
- Ask the educator to help with engagement. Ask them questions if the students aren't answering. Ask them if they have stories to share. Encourage them to chime in if they have comments to add. Ask for support if the students' behavior becomes unruly or the class gets distracted or off-track.

No one is the perfect instructor, of course, but hopefully you enjoy teaching and giving back. All of us are different and have our own unique ways of teaching financial literacy lessons. **The biggest takeaway from all of this is to figure out a way to relate to the students as adults and learn from them, as well.**

*\*These tips are based on correspondence with Eddie Nash, 2018 Difference Maker award winner\**