



Facilitator Guide - Volunteers

Money Path – Pre-Session Preparation

Facilitator Guide	This is your Facilitator Guide! Review them prior to facilitating Money Path and use them actively when in the classroom.
User Guide	This is a “How To” guide. It illustrates and explains each screen. We recommend you first run through the app without reviewing the entire user guide, as the app is very intuitive. Refer to the User Guide if you need clarification or assistance.
Money Path App	<p>Refer to page 5 for account registration instructions.</p> <p>Your best preparation will be to build some plans in Money Path and review your results. Refer to the User Guide to become familiar with the screens and answer questions about the app.</p>
Classroom Materials	<p>Name Tents: As students arrive in the classroom ask them to fold their name tent and write their first name on it.</p> <p>Student Workbooks: Review the layout of the student workbook ahead of your session. Key areas to be familiar with are:</p> <ul style="list-style-type: none"> • Account Registration Instructions (have students refer to this when setting up their accounts) • Reflection Questions (these will used to facilitate your debrief session with students) <p>Student Preparation Guide: This one page guide may have been provided by the teacher to the students in advance of your lesson. It is designed to provide students with a tool to organize their ideas regarding their academic and career plans and their financial future before using the app.</p>
Prepare Your Introduction	<ul style="list-style-type: none"> • Who are you and what career are you in? • Why do you volunteer for SecureFutures to teach financial education?
Volunteer Confirmation	<ul style="list-style-type: none"> • Review the email confirmation you received from SecureFutures regarding the site, educator, class and date and time. • Reach out to the educator to introduce yourself and learn more about the students you will be working with. • Note the class code that students will use for Account Registration.

Money Path – Session at a Glance

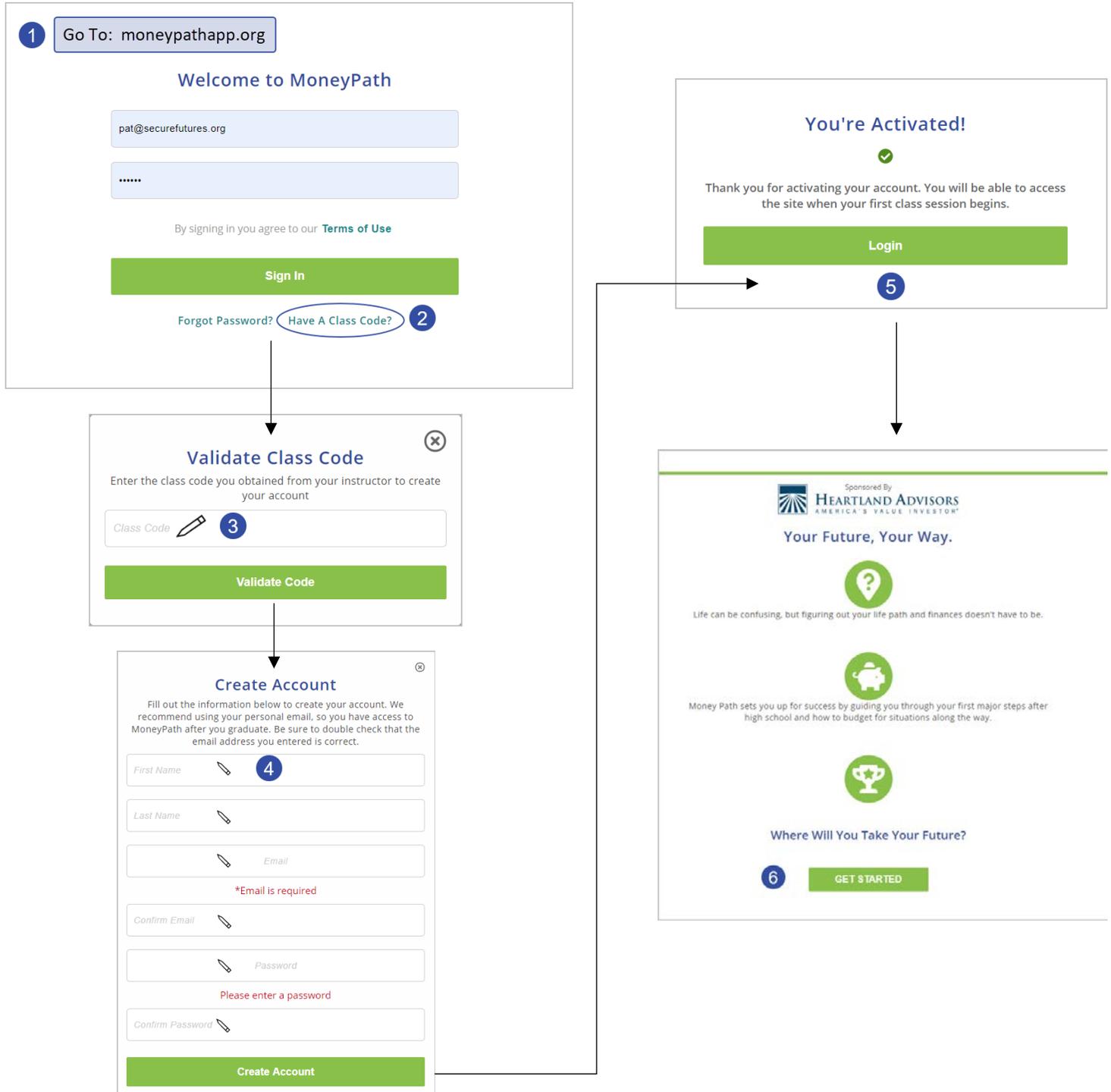
Timing	Activity and Materials	Description
10 mins early	<p style="text-align: center;">Arrival</p> <ul style="list-style-type: none"> • Name tents • Student Workbooks • Technology set up 	<ol style="list-style-type: none"> 1. Arrive to the classroom 10 minutes before your scheduled start time. 2. The educator may invite you in if they are finishing teaching a class. Introduce yourself and check to ensure they have a computer connected to a projector. 3. Log in to Money Path. 4. Greet students as they arrive and pass out name tents and workbooks.
5 mins	<p style="text-align: center;">Introduction</p>	<ol style="list-style-type: none"> 1. The educator should introduce you and set the tone for the session. 2. Introduce yourself and make your opening comments.
5 mins	<p style="text-align: center;">Kickoff Activity and Money Path Lesson Agenda</p>	<ol style="list-style-type: none"> 1. Deliver the opening activity “What does money mean to you?” 2. Explain what students will be doing the remainder of the session.
5 mins	<p style="text-align: center;">Account Registration and Quick Demo of first few screens</p> <ul style="list-style-type: none"> • Student computers 	<ol style="list-style-type: none"> 1. Have students open their workbooks to the account registration instructions. 2. Students set up their accounts. (Recommend they use their personal email.) 3. Demo the first few screens and then turn them loose! <ul style="list-style-type: none"> • Choose Your Path Options • College Options including clicking on 4 Year Bachelor’s Degree and explaining the “transfer from a Community College” option • Career screen and illustrate the ⓘ hover function to see the job description helper text
20 mins	<p style="text-align: center;">Independent Student Work</p>	<ol style="list-style-type: none"> 1. Students begin to build their plan. Let them work on their own. Walk the room to observe, answer questions, and keep students on track.
10 mins	<p style="text-align: center;">Group Illustration of:</p> <ul style="list-style-type: none"> • Paying for School • Future Monthly Budget • Goal Timeline 	<ol style="list-style-type: none"> 1. Demo and discuss these sections of Money Path to ensure students understand them and to provide guidance. 2. Having a plan pre-built will help bring this to life.
End Part 1	<p>If you are facilitating Money Path over two class periods, end here for part 1.</p>	<ol style="list-style-type: none"> 1. Let students know they should login to Money Path when they get to class for part 2 and continue working on their plans.

Begin Part 2	If you are facilitating Money Path over two class periods, begin Part 2 here.	1. When you start Part 2, let students know how the time will be allocated to finish the lesson.
20 mins	Students finish their plan and complete reflection questions.	1. Students finish up their initial plan. 2. Remind students to work on the reflection questions and that you will discuss them next.
20 mins	Discuss Reflection Questions <ul style="list-style-type: none"> • Student Workbooks 	1. Ask students to volunteer to share their responses to the reflection questions. 2. Ask follow up questions and provide your own guidance and advice.
10 mins	Money Path Checklist, Money Path Survey, and Wrap up.	1. Illustrate the Checklist on the projector and tell students to use this as their “To Do” list so they build the most realistic plan possible. 2. Students will be prompted to complete our survey once they complete their first plan. 2. Ask students to provide us feedback by answering the three open ended questions at the end of the survey. 3. Make your closing comments and share words of encouragement with students. 4. Share that they have unlimited free access to the Money Path App and to use it to help them build a well thought out plan for their future.

Money Path – Account Registration

Self-register by entering the class code you were provided in your confirmation email.

1. Go to **moneypathapp.org**. DO NOT USE Internet Explorer as your browser.
2. Click on Have a Class Code.
3. Enter your code.
4. Complete registration information and set password. It is recommended you use your **personal email**, so you don't have to change it after high school graduation.
5. Log in.
6. Click on **Get Started**.



Money Path – Detail Facilitation Outline

Educator Introduction of Lesson

1 min

- Remind educator to introduce the lesson as follows:
 - Introduce you and SecureFutures.
 - We have an exciting lesson called Money Path that you will be completing today.
 - It connects the dots between your college and career readiness plan and your personal financial future.
 - It will help guide the decisions you make about the path you want to take after high school.

Introduce Yourself

3 min

 **Pass out the name tents and have the students clearly write their names on them. Do your best to call students by their names throughout the lesson.**

- Introduce yourself in a welcoming manner and make students feel comfortable.
 - Who are you? What do you do?
 - Why do you volunteer for SecureFutures?
- Who is SecureFutures? An organization that...
 - delivers financial education to high school students.
 - provides teens with the financial education and tools needed to form good financial habits that get them ready them to live independently.
- Explain why financial education is important and that you will be teaching a financial education lesson to them.

Set Ground Rules

2 min

 **Share these, or your own, expectations for student behavior:**

- Participate: ask and answer questions. Be curious!
- Listen when others are talking. Don't interrupt.
- Raise your hand if you have a question or comment.

Ask the students if they have any other ground rules they would recommend.

Kickoff Activity and Money Path Lesson Agenda

5 min

- **ASK:** What does money mean to you?
 - Students should write a one word answer on the back of their name tent. Have 4-5 students share their answers.
-  **Expand on student responses.**
- Summarize why personal finance is important.
- Share what the consequences of poor money management are.
- Money is necessary to support your needs and goals throughout your lifetime. Learning to manage your money well will help you to be successful in achieving your financial goals.

Review the lesson objectives and agenda.

- Money Path App lesson objectives: The Money Path App will provide you with an opportunity to explore the options you are considering after high school and how they could impact your financial future.
- You will choose your path after high school and then build a personal career and financial plan for your future.
- You will choose:
 - Academic and Career Path
 - Career and Pay
 - College to attend if you are going to college
 - Estimate how you will pay for college and see how much student loan debt you could end up with
 - Create your first budget once you start your career
 - See what you can afford to buy based on how much you decide to save in your budget
 - Get your own personal profile of the decisions you made in the Money Path App
- The goal is not to choose the highest income and cheapest educational options. The goal is to compare and contrast the many options available to you so you can make an informed decision about your future. Your building a plan that most closely matches your career and financial goals based on your values and who you are. Create a plan that you feel good about.
- You will have unlimited free access to the Money Path App.

Stories, Examples & Notes

Share: Your own answer to the “What does money mean to you?” question.

Transition: Let’s get you set up on the Money Path App.

- Ask students to power up their laptops.
- Refer them to the Account Registration page of their workbook and have them all create their account. Display and refer to the Money Path login screen on the projector also so you can guide the process.
- Recommend students use their personal email so they don't have to change it after they graduate from high school.
- Once they have built their account have everyone login and wait at the "Get Started" screen. Make sure everyone gets there successfully.

➤ Provide instruction for the **first few screens** by illustrating them on the projector. Don't go through the entire app.

- **Choose Your Path:** Select the path you are interested in taking or are taking after high school graduation. You will be able to save and compare multiple scenarios so be sure to explore.
- Click on **Workforce** and advance to the Choose Your Interest and Choose Your Career screens and illustrate how to make selections and describe the hover icon ⓘ and **starting** pay.
- Go back and click on **College** and show students the four different education paths they can choose from. Choose **4 Year Bachelor's Degree** and advance to the next screen and explain the option to select whether they will start out at a community college and then transfer to a 4 year campus.
- Don't demo any more than that for now!

➤ **TELL students they can save and compare multiple scenarios.** They will be prompted to save their path once it is complete. They can compare up to three plans at a time to see how it impacts their outcomes.

➤ Turn them loose to build their plan and tell them to call on you if they have questions as they work on their plan. Let them know you will be walking around and observing to see how they are doing and answer questions.

- Students should explore different paths they are interested in. There are no right or wrong paths.
- It is our job to guide and support. Be careful not to pass judgement. Students have very diverse backgrounds and interests.

Note: With Money Path you are guiding and facilitating students. You are empowering them to work on a realistic plan based on their own decisions.

Transition: Students work independently.

Independent Student Work

20 min

- Money Path is very intuitive. Tell students you are going to give them about 20 minutes to work on their plan.
- ↳ Let students work on their own for 10 minutes uninterrupted. Walk the room and observe students working in the app. Leave them on their own for a bit, unless they have questions.
- If you see a student not moving forward, ask them to tell you about the choices they have made so far and help them through a screen or two.
- Students will naturally ask you questions. Help them one-on-one. If it is a question you anticipate others will have, share it with the entire class.
- Engage students individually by asking them about their choices. Check for understanding.
 - Example: Ask a student to walk through the “Paying for School” screen or to explain what they changed in their budget, or to describe their “Goal Timeline” to check for understanding.

Group Illustration

10 min

- ↳ Illustrate the following sections of Money Path to ensure students understand how they work and what they mean. **Refer to the User Guide for explanation.**
 - Paying for School Screens
 - Students enter their funding sources and solve for any potential shortfall that will need to be covered by student loans
 - Potential student loan payment is calculated
 - Future Monthly Budget
 - Students are provided with their first budget based on the career and salary they chose.
 - Money Path allocates their spending and saving to give students a starting point.
 - Students use the Edit Expenses and Savings function to personalize their spending and saving.
 - Goal Timeline
 - Student are presented with four starter goals and the timeline illustrates how long it will take to achieve each goal.
 - Students can edit the goal name and amount to personalize the goals they want to save for.

Transition: Continue finalizing your plan and complete the reflection questions.

Students finish their plan and complete reflection questions**20 min**

 Tell students to finish up their initial plan and complete the reflection questions in their workbook.

- Suggest students revisit the screens you just illustrated and make adjustments if necessary.
- **Continue** to walk the room providing guidance, answering questions, and keeping students on task.

Discuss Reflection Questions**15 min**

 Use the reflection questions to generate discussion regarding what the students learned through completing their Money Path simulation.

- Ask a student or select a student to answer each question.
- Based on the amount of time you have remaining in the program, be selective with which questions to focus on for your debrief discussion.
- After each response to a question, provide guidance to ensure students understand the key takeaways.
- Acknowledge and recognize students for their efforts in volunteering to share their answers.

See the Reflection Question Answer Guide on the next page.

Student Reflection Questions: Answer Guide

1. Choose your Career or Major

- a. What are your observations regarding starting pay amounts based on what career you choose?
 - i. Income levels can vary significantly between careers.
 - ii. For the Workforce Path, pay generally is higher for careers that provide higher levels of on the job training.
 - iii. Use career research tools provided by the school or use Google to learn more about a career you found in Money Path.

- b. How can different incomes impact your financial future?
 - i. It affects your budget and goal timeline.
 - ii. There's no right or wrong but be sure you are aware of what your potential income will be when you start your career.

2. College Costs

- a. How are college costs different based on the type and location of the school you choose as well as your room and board arrangement?
 - i. Private is generally higher cost than public.
 - ii. Public out of state is much more expensive than public in state.
 - iii. Room and board is expensive whether you live on or off campus. It's lower if you live with your family.

3. Student Loans

- a. How do you feel about the estimated amount of student loans you may need to borrow?
 - i. This has a direct impact on your future monthly budget. Higher loan payments may limit your ability to save.

- b. Do you know the amount your family or others may contribute each year toward your education costs?
 - i. This is very important to plan so you have a good understanding of how much you may need to borrow. You want to make fully informed decisions.

- c. How can you reduce your student loan amount?
 - i. Change any variables that make sense to change. (e.g. work more, different career, lower priced school, etc.)

Continued on next page

4. Future Monthly Budget

- a. What are the top expense categories you changed and why?

- b. Did you change your savings amounts at all? Why?

- c. What are your observations about how much it costs to live independently?

5. Goal Timeline

- a. How do you feel about your ability to fund your goals in a reasonable timeframe?

- b. What can you do if you want to achieve your goals sooner or want to save even more money than this?
 - i. Change any variables that make sense to change. (e.g. work more, different career, lower priced school, etc.)

6. Retirement Savings Plan

- a. What is the amount of money you have after 40 years of contributing to your retirement savings account?

- b. What do you notice about how your money grows over the 40 years?
 - i. The last 20 years drives significant growth.
 - ii. Time is a significant factor for growing your money successfully!

7. Summary

- a. Who will you discuss your plan with?
 - i. Parents, family. They will be interested in your plan for the future. They can help provide answers to some of your questions about financial aid or whether they can help with education or training expenses.
 - ii. School advisor or educator who can help you sort through your plan and questions you have.

- b. What are you most excited about regarding your plan?

- c. What are you most concerned about regarding your plan?

Transition: Money Path Checklist, Survey and Wrap up

➤ Prompt students to go to the **Checklist** at the end of Money Path. Illustrate the Checklist on the projector and tell students to use it as their “To Do” list so they build the most realistic plan possible.

➤ Prompt students to go to the “**Complete Survey**” button, if they have not yet completed the survey.

- **Student feedback** is critical to understand the impact Money Path has on their knowledge gain and potential positive change in their financial behaviors. It also provides us with feedback to improve the tool.

➤ Lesson Wrap Up

- **Save Plan as a PDF** and share it with individuals who can help you with your plan.
- **Unlimited use of Money Path**
 - Continue to use Money Path to build the best plan for your future.
 - Update your financial aid numbers when you receive your award letter and update other funding sources as they become clear.
 - Talk to your family about your plans and clear up any missing information they can provide. Show them Money Path!
 - When you start your career, enter your actual job and salary level and use that to complete your budget and goal timeline.
- **Provide any words of encouragement** you would like to share with your students.

Good Luck!



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.

Program Director:

Kristen Ruhl | kristen@securefutures.org | 414-310-5916

710 N Plankinton Avenue, Suite 1400
Milwaukee, WI 53203
(414) 273-8101 | www.securefutures.org