

The **challenge**

Teens are faced with many complicated questions as they prepare for graduation. How much does it cost to live on my own? Should I go to college, learn a trade, or go straight into the workforce? What will my starting income be in my chosen career path? Should I take out student loans? Will I be able to meet my financial goals and create the life I want?

Our **solution**

Money Path is a cutting-edge, engaging simulation software allowing teens to explore how their decisions about college, career, budgeting, and saving will impact their long-term goals and lifelong financial success. Guided by business community volunteers, teens build a personal plan, comparing and contrasting the effects of their choices to see a realistic picture of their financial future.

Why should you choose Money Path?

- Provides unique enhancement to typical academic and career counseling
- · Allows teens ongoing access to a robust financial planning tool
- Encourages critical thinking, interaction and discussion
- · Prepares teens for life after graduation
- · Fits easily into a variety of schedules



"Money Path allows students to see the future consequences of the financial decisions they are making today. The information they gain regarding potential careers and the cost of education is invaluable.

-Jim Rumage, educator, Whitnall High School

The **impact (2018-2019)**

30 community and school partners

2,504 students served

95% of participants say what they learned will help them build a good plan for their future

The **Money Path** app

Each teen receives an individual log-in and profile for Money Path, and continues to have access to the app after the program is over. The intuitive software guides teens step by step through key post-graduation decisions, allowing them to try different options and view up to date information on college costs, financial aid, salaries, and more. Money Path connects the dots between academic and career planning, personal finance, and financial planning.

Money Path Lesson Objectives

Students will:

- 1. Explore important questions about financial health and decision-making.
- 2. Identify their path after high school: a 2-year or 4-year college, an apprenticeship in the trades, or direct entry into the workforce.
- 3. Investigate the steps along that path by examining career options and majors, student loan debt, salary, savings goals, major purchases, and budgeting.
- 4. Receive guidance from a Money Path volunteer facilitator about how engaging in financial planning tactics can lead to better outcomes.
- 5. Review a personal profile showing the impact of their decisions on their long-term financial success.





Money Path Delivery Options

- 1. Volunteer-led: SecureFutures provides a volunteer who facilitates a 90-minute lesson that guides teens through Money Path (dependent on volunteer availability and location)
- 2. Educator-led: Incorporate Money Path into your own curriculum or programming (training required)

"Money Path gives you a platform to investigate your future."

-Spencer, Money Path 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**.