



# Site Partner Handbook

## Contact Information

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# Program Calendar

Week of 10/5	Week of 10/12	Week of 10/19	Week of 10/26
<b>Week 1</b> <i>Group Call</i>	<b>Week 2</b> <i>1:1 w/coach</i> <i>Assignments</i> <i>due Friday</i>	<b>Week 3</b> <i>Group Call</i>	<b>Week 4</b> <i>1:1 w/coach</i> <i>Assignments</i> <i>due Friday</i>
Week of 11/2	Week of 11/9	Week of 11/16	Week of 11/30
<b>Week 5</b> <i>Group Call</i>	<b>Week 6</b> <i>1:1 w/coach</i> <i>Assignments</i> <i>due Friday</i>	<b>Week 7</b> <i>Group Call</i>	<b>Week 8</b> <i>Group Call</i>
Week of 12/7			
<b>Week 9</b> <i>Final 1:1 w/coach</i> <i>Future Budget due on Friday</i> <b>BONUS PROJECT - Reality Fair due on Friday</b>			

# Money Coach Site Partner Profile

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## Money Coach Program

SecureFutures' Money Coach program is a hands-on financial coaching program delivered to a small group of high school students by volunteer coaches. For the 2020-2021 school year, the program will be delivered virtually. The program aims to provide a deeper understanding of financial concepts and hands-on goal-setting through a lesson plan that focuses on direct volunteer-to-student interaction.

Money Coach volunteers engage and encourage participants one-on-one as they develop action plans to achieve financial needs and goals. Money Coach is a one-of-a-kind approach and has proven to be a valuable addition to high school programming. Money Coach also provides the opportunity for students to earn a scholarship as they meet program benchmarks.

## Site Partner Responsibilities

- Schedule dates (every other week) and time (at least 60 minutes) for Money Coach sessions.
- Help to recruit students for the program.
- Provide interested students with orientation materials and information. Materials will be delivered by the Program Manager.
- Ensure all students complete the registration form, via the provided link, prior to the first session.
- **Attend each session, even if you can't stay the whole time.**
- **Remind students of upcoming meetings and encourage participation.**
- Serve as a liaison between students and Money Coach Program Manager in between sessions.
- Communicate with other school personnel to garner support for the program and ensure smooth facilitation of the program.
- Provide feedback on the program when requested (mid-program survey, informal check ins, exit meeting).
- Participate in the exit meeting at the end of the program.
- Maintain and protect the confidentiality of program participants' confidential information consistent with the terms of the Responsibility & Commitment Pledge.

## Expected Commitment

The virtual Money Coach program follows a 9 week schedule. Site Partners are required to commit to the full 9 week program. Group sessions are held every other week, for a total of five sessions. Each session lasts about 60 minutes. Site Partners are expected to have a presence at each session and communicate with students in between to support the program and encourage participation.

## Qualifications

- Desire to engage volunteers in educational programming.
- Willingness to collaborate with a third party organization to deliver programming.
- Interest in and/or appreciation for financial literacy and the importance of it for teens.

# Money Coach Volunteer Profile: Virtual One-on-One Coach

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## Money Coach Program

SecureFutures' Money Coach program is a hands-on financial coaching program delivered to a group of high school students by volunteer coaches. For the 2020-2021 school year, the program will be delivered virtually. The program aims to provide a deeper understanding of financial concepts and hands-on goal-setting through a lesson plan that focuses on direct volunteer-to-student interaction.

The primary role of all SecureFuture volunteers is to engage students in financial education lessons by asking questions, leading discussions, and sharing professional and life experience.

The distinct role of the Money Coach volunteer is to coach. The One-on-One Coach volunteer engages and encourages participants and conducts one-on-one check-ins. The check-ins enable the coach and students to build meaningful and supportive relationships. Coaches help students to develop action plans to achieve financial needs and goals and guide them if they are faced with obstacles while working toward those goals. Students practice healthy money management skills and are provided the opportunity to earn a scholarship as they meet program benchmarks.

## Volunteer Responsibilities

- Attend training and become familiar with lesson plans.
- Provide SecureFutures with current contact information, preferences, and availability by maintaining your Volunteer Profile (available by accessing the Volunteer Login on our website).
- Attend every virtual group session, with reasonable exceptions. If you will not be on time, communicate with the Site Partner and Program Manager. Planned absences need to be communicated in advance.
- Meet individually with assigned students for about 15 minutes, every other week. Check ins can be done by phone call or video conferencing.
  - Monitor each student's progress using the **Financial Goal Checklist**.
  - Listen, guide, and coach students.
  - Help students to address obstacles and mistakes.
- Get to know your students and meet them where they are by building meaningful relationships.
- Additional weekly communication with students by email, text, or call is encouraged. Use the method of communication that the student prefers.
- **Communicate completion of student check ins to the Program Manager as soon as the check ins occur. Participation in these check ins contributes to the scholarships the students earn, so timely reporting is necessary.**
- Guide students through the program and account enrollment processes, if they have not completed them by the first session.
- Conduct yourself in a professional and appropriate manner at all times.
- Operate in the best interest of the students and hold them accountable.
- Maintain and protect the confidentiality of program participants' confidential information consistent with the terms of the Responsibility & Commitment Pledge.
- Abide by all SecureFutures' policies, especially the Cultural Sensitivity and Anti-Harassment policies.

## Expected Commitment

The virtual Money Coach program follows a 9 week schedule. Volunteers are required to commit to the full 9 week program. Group sessions are held every other week, for a total of five sessions. Each session lasts about 60 minutes. Volunteers will also spend a total of 60-90 minutes checkin in with students every other week. The total volunteer commitment is about 9-11 hours of coaching time, plus training, over 9 weeks.

## Preferred Talents and Interests

- Desire to work with teenagers who come from economically disadvantaged families and communities.
- Desire to build meaningful relationships with teenagers.
- Working knowledge of foundational personal finance concepts. (Training will be provided.)
- Basic computer skills, including video conferencing.

# Money Coach Student Profile

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## Money Coach Program

SecureFutures' Money Coach program is a hands-on financial coaching program delivered to a small group of high school students by volunteer coaches. The program aims to provide a deeper understanding of financial concepts and hands-on goal-setting through a lesson plan that focuses on direct volunteer-to-student interaction.

Money Coach volunteers engage and encourage participants in small groups and one-on-one as they develop action plans to achieve financial needs and goals. Money Coach also provides the opportunity for students to earn a scholarship as they meet program benchmarks.

## Student Responsibilities

- Complete and return all registration paperwork and surveys by the stated deadlines.
- Attend and actively participate in every session. If you will not be on time or if you will have to leave early, communicate with the Site Partner ahead of time.
- Complete and turn in all assignments.
- **Schedule and attend a one-on-one check in with your coach every other week.** Check ins can be done by phone call or video conferencing. Additional weekly communication by email, text, or call is encouraged
- **Communicate with the Site Partner, Program Manager and your One-on-One Coach if you need to miss a session or one-on-one check in or can not complete an assignment by the deadline. Students will be allowed only two absences, missed check ins, or missed assignments.**
  - If a student is absent for a session or check in, they must: contact the Program Manager and their One-on-One Coach before the next group session to discuss their goals, report their progress, and complete missed assignments.
  - Students with more than two absences or missed assignments who have not checked in with their coach may lose their place in the program.
- Open a savings account in your own name **within one month** of starting the program, if you do not already have one.
- Successfully complete the Financial Goal Checklist.
- Track your expenses for the entirety of the program.
- Work toward building a meaningful mentoring relationship with your One-on-One Coach.
- Conduct yourself in a professional and appropriate manner at all times.
- Interact positively with your fellow Money Coach teammates.

## Expected Commitment

The Money Coach program follows a nine week schedule. Group sessions are held every other week, for a total of five sessions. Each group session lasts 60 minutes and are held virtually through video calls. For the weeks between the group sessions, students work independently to complete their assignments and set a time to meet with their one-on-one coach.

## Eligibility Requirements

- Junior or senior in high school, in good academic standing.
- **Must submit the Parent/Guardian Consent Form by the first session.**
- Interest in learning more about personal finance, money management, and saving strategies.
- Willingness to complete assignments and communicate with coaches outside of the school day.
- Commitment to developing and achieving a savings goal related to a college or career plan.
- Ability to catch up on classwork that may be missed due to the Money Coach sessions.
- Interest in building a mentor/mentee relationship with the volunteers in the program.

## Money Coach: Session Structure Overview

The Money Coach Virtual Program is an nine-week intensive, hands-on online program designed for high school juniors and seniors. Every other week students will attend a virtual, group financial lesson facilitated by coaches. Sessions are up to one hour long. On the weeks between each of these virtual sessions, students will be responsible for meeting with their one-on-one coach and completing tasks and assignments to ensure full understanding of what is taught during the group sessions.

### Virtual Group Sessions

There will be five virtual sessions that will focus on specific financial topics and are full of activities and discussion.

### Virtual One-on-One Check Ins

Each student will meet one-on-one with their assigned coach via phone call or video conference. These check ins will take place on the weeks between the group sessions. Additional weekly communication by email, text, or call is encouraged!

#### **Key areas of focus for coaches during the check ins:**

- Getting to know you, what motivates you, and what challenges you may face.
- COVID-19 wellness check-in, how are you coping and what resources do you need?
- Helping you complete the assignments and tasks from the group sessions.
- Reviewing your progress using the **Financial Goal Checklist**.
- Listening to, guiding, and coaching you to achieve your goals.
- Assisting you in setting a savings plan.
- Helping you to address obstacles and mistakes.

### Materials Needed

Students will need to have internet access and compatible technology to participate in the virtual sessions and complete the assignments.

<b>Program Plan by Week</b>	
<p><b>1. Group Session:</b> Welcome &amp; Banking Basics</p> <ul style="list-style-type: none"> <li>○ <i>Assignment: Start to track expenses</i></li> </ul> <p><b>2.</b> One-on-one check in</p> <ul style="list-style-type: none"> <li>○ <i>SUBMIT BY FRIDAY: expense tracker for the previous 2 weeks</i></li> </ul> <p><b>3. Group Session:</b> Money Path</p> <ul style="list-style-type: none"> <li>○ <i>Assignment: Build a personal budget</i></li> </ul> <p><b>4.</b> One-on-one check in &amp; Banking Simulations</p> <ul style="list-style-type: none"> <li>○ <i>SUBMIT BY FRIDAY: expense tracker for the previous 2 weeks AND personal budget</i></li> </ul> <p><b>5. Group Session:</b> To Your Credit (part 1) &amp; Job Readiness Intro</p> <ul style="list-style-type: none"> <li>○ <i>Assignment: Job Readiness activities &amp; essay</i></li> </ul>	<p><b>6.</b> One-on-one check in &amp; Job Readiness</p> <ul style="list-style-type: none"> <li>○ <i>SUBMIT BY FRIDAY: expense tracker for the previous 2 weeks AND Job Readiness essay</i></li> </ul> <p><b>7. Group Session:</b> Job Readiness review &amp; To Your Credit (part 2)</p> <ul style="list-style-type: none"> <li>○ <i>Assignment: Start to work on your future budget</i></li> </ul> <p><b>8. Group Session:</b> Wrap Up &amp; Future Budget</p> <ul style="list-style-type: none"> <li>○ <i>Assignment: Finish your future budget</i></li> </ul> <p><b>9.</b> One-on-one check in &amp; Bonus project</p> <ul style="list-style-type: none"> <li>○ <i>SUBMIT BY FRIDAY: expense tracker for the previous 3 weeks AND Future Budget</i></li> <li>○ <i>BONUS: Reality Fair project, due Friday</i></li> </ul>

## Money Coach Program Enrollment Guide

Students will receive the following checklist to guide them through the program enrollment process. They will be expected to complete these tasks before the first program session, if possible.

### Enrollment Checklist

*Mark off the steps as you complete them.*

	<p><b>1)</b> Have your parent or guardian submit the <a href="#">Parent/Guardian Consent Form</a>. <b>This must be submitted by or before orientation in order for you to join the program.</b></p>
	<p><b>2)</b> Submit the <a href="#">Student Registration Form</a>.</p>
	<p><b>3)</b> Submit the <a href="#">Student Participant Agreement</a>.</p>
	<p><b>4)</b> Open a savings account <b>in your own name</b> at a local bank or credit union, if you don't already have one. Consider opening a checking account, too.</p> <p style="padding-left: 20px;">a) Enroll in online and mobile banking.</p>
	<p><b>5)</b> Complete the <a href="#">Direct Deposit Authorization Form</a>.</p> <p style="padding-left: 20px;">a) Keep this form safe! It will have private financial information on it. b) Don't forget to submit your verification document, too!</p>
	<p><b>6)</b> Complete <a href="#">Program Pre-Survey</a>.</p>
	<p><b>7)</b> Attend the orientation session.</p> <p style="padding-left: 20px;">a) Date and Time: _____</p>
	<p><b>8)</b> Attend the first program session.</p> <p style="padding-left: 20px;">a) Date and Time: _____</p>

**Site Partners:**

- Site Partners will be responsible for ensuring that all participating students make their best efforts to complete all of the steps before the first program session.
- If students experience obstacles, they will be addressed at the orientation and initial program sessions. Students will be encouraged to reach out to staff and site partners with questions.

**Coaches:**

- Volunteers will be responsible for assisting students with the enrollment process if they have not completed it by the first program session.



## Savings Account and Scholarship Payment Processes

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In an effort to simplify the account set up and scholarship payment processes, students will be responsible for opening a savings account at any financial institution that is convenient for them (if they don't already have an account established). Additionally, they will be paid via direct deposit and will submit documentation similar to what is required from an employer, so as to increase their familiarity with that process.

### Students:

- Students will be responsible for opening a savings account on their own. All students must have a savings account, at a minimum, but will be encouraged to open a checking account, as well.
- Students will be expected to open accounts in their own names within one month of the program starting.
- If a student already has a savings account, they will only need to provide their account and routing numbers, as well as official documentation (deposit slip, letter from financial institution, etc.) that verifies the numbers, so that we can set up the direct deposit.
- Scholarship payments will be deposited into their savings accounts. Payments will be held back until a student has opened their account and submitted their Direct Deposit Authorization Form and verification document.

### Staff:

- SecureFutures staff will provide guidance on account enrollment and banking locations. Students will be encouraged to set up non-custodial accounts through **Educators Credit Union, UW Credit Union, Tri-City National Bank, Mitchell Bank, or Self Help Credit Union** if they anticipate that having a cosigner will be an obstacle for them or would be fiscally unwise.
- Staff will assist students in opening their accounts if they are unable to do so themselves.
- All direct deposit set up, reporting, and disbursements will be managed by staff.

### Coaches and Site Partners:

- Coaches and Site Partners will be asked to support these efforts by checking in with students regarding whether they have opened accounts and submitted their Direct Deposit Authorization Form with the verification document.
- If students are facing obstacles with these processes, coaches, site partners, and staff will collaborate to assist them. Please let staff know, as soon as possible, if students are facing obstacles.
- Under no circumstances should a coach or site partner ever serve as a cosigner on a student's account.
- Coaches will be responsible for establishing the program goals with the students and monitoring their progress toward them through one-on-one check ins.
- **Coaches will communicate completion of student check ins to the Program Manager as soon as the check ins occur. Participation in these check ins contributes to the scholarships the students earn, so timely reporting is necessary.**

### Scholarship Payment Timeline and Deadlines

- Students will receive \$20 for each group session in which they participate. They will receive a \$30 for every assignment they submit by the required deadlines (assignments include activities, expense tracking & one-on-one check ins). Late assignments & check ins will not qualify for the scholarship. The total amount a student can earn is \$250.
- Scholarship payments will be disbursed two times throughout the program.
- Fall Program Timeline:
  - Payment 1 - Weeks 1-4 (up to \$100): November 6
  - Payment 2 - Weeks 5-9 (up to \$120) + Bonus (\$30): December 18



## *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.*

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