



Student Workbook

Account Creation

With the power of the Money Path app, you can chart a course to reach your lifelong career and financial goals. Use the directions below to get started!

1. Go to moneypathapp.org. DO NOT USE Internet Explorer as your browser.
2. Click on "Have a Class Code?"
3. Enter the code you were provided.
4. Complete registration information and set password. It is recommended you use your **personal email**, so you don't have to change it after graduation.
5. Log in.
 - Next time you log in, simply enter your email and password. No need to use the code again.

1 Go To: moneypathapp.org

Welcome to MoneyPath

pat@securefutures.org

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By signing in you agree to our [Terms of Use](#)

Sign In

Forgot Password? **Have A Class Code?** 2

You're Activated!

✓

Thank you for activating your account. You will be able to access the site when your first class session begins.

Login

5

Validate Class Code

Enter the class code you obtained from your instructor to create your account

Class Code 3

Validate Code

Create Account

Fill out the information below to create your account. We recommend using your personal email, so you have access to MoneyPath after you graduate. Be sure to double check that the email address you entered is correct.

First Name 4

Last Name

Email

*Email is required

Confirm Email

Password

Please enter a password

Confirm Password

Create Account

Not sure if you already have an account?

Forgot your password?

Click the "Forgot Password?" link and enter your email address. If you have an account, an email will be sent to you with directions on how to reset your password.

Tips for Getting Started

Before you start making paths, become familiar with the different features of Money Path.

1. “How to Use Money Path” video – Watch this video first. It will give you a quick overview of the whole app.
2. “Get Started” button – After you’ve watched the video, click here to start building paths.
3. User Badge – This menu is where you will find your account settings, saved paths, and other resources.

The screenshot displays the Money Path app interface. At the top, the logo for SecureFutures Money Path is visible, along with a user greeting 'Hello, Kristen!' and a notification badge with the number '3'. Below the logo, it is noted that the app is 'Sponsored By HEARTLAND ADVISORS AMERICA'S VALUE INVESTOR'. The main heading reads 'Your Future, Your Way.' Three green circular icons with white symbols (a question mark, a piggy bank, and a trophy) are arranged vertically. Text below the icons explains that the app helps with confusing life paths and finances, guides users through major steps after high school, and helps budget for situations. A section titled 'Where Will You Take Your Future?' features a green 'GET STARTED' button with a '2' in a blue circle above it. At the bottom, a video player is shown with a play button and a '1' in a blue circle to its left. The video title is 'How to Use Money Path' and it is hosted on YouTube. The video content shows a 'Choose Your Bachelor's Degree Major' screen with various options and statistics like 'Average Salary \$56,794', 'Percent Employed 85%', and 'Percent Continuing Education 4%'.

Need Help?

You can find the “How to Use Money Path” video in your User Badge menu. For more detailed directions, check out the “User Guide” which is in the same menu.

If your questions still aren't answered, email SecureFutures at moneypathsupport@securefutures.org.

Saving and Comparing Paths

You can build multiple post-high school paths, save them, and compare the paths against each other.

1. You should start by creating at least 3 paths. You can start new paths from the “My Paths” page. Access the “My Paths” page by clicking on “My Paths” in the User Badge menu.
 - Be creative with your paths! Consider different careers or different majors. Create paths that are completely different from each other or ones that are similar, but have key differences, such as where you may go to college or how much you plan to put away for retirement each month. Pay attention to how the big AND small decisions can affect your financial future.
 - To download a PDF report of a path, first view the path, then, when you are on the “Path Profile” page, click the green printer button in the lower right corner.
2. To compare paths, go to the “My Paths” page and click “Compare Paths” at the top. Select the paths you want to compare, then click the green “Compare” button in the lower right corner.



SecureFutures Money Path Hello, Kristen!

1

Paths My Paths Compare Paths Create New Path

My Saved Paths

You can save multiple paths and then compare them by clicking on **Compare Paths** above.

Psychology, General. - Clinical, Counseling, Electricians

SecureFutures Money Path Hello, Kristen!

2 Compare Paths Create New Path

Compare Paths

Select up to three paths to compare.

Psychology, General. - Cli... Electricians Select third path

<p>Psychology, General. - Clinical, Counseling,</p> <p>College Ball State University</p> <p>Starting Pay \$34,959</p> <p>Loan \$72,600</p> <p>Compare</p>	<p>Electricians</p> <p>Career Type Apprenticeship</p> <p>Starting Pay \$60,370</p> <p>Compare</p>	<p>Title Examiners, Abstractors, and</p> <p>Career Type Workforce</p> <p>Starting Pay \$29,060</p> <p>Compare</p>
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Reflection Questions

1. Choose your Career or Major

- a. What are your observations regarding starting pay amounts based on what career you choose?

- b. How can different incomes impact your financial future?

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?

3. Student Loans

- a. How do you feel about the estimated amount of student loans you may need to borrow?

- b. Do you know the amount your family or others may contribute each year toward your education costs?

- c. How can you reduce your student loan amount?

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?

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?

Summa

- a. ‡ will you discuss your plan with?

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

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

Additional Resources

Military Pay

- Military pay is based on a set schedule based on the rank you achieve. Base pay is the same across all Service branches, and pay increases are based on rank and time in the Service.
- In Money Path, for **enlisted personnel**, we are assigning you the **average starting pay in year five** of your military career. It includes your base pay and housing allowance. This is the amount you will use to create your budget later in the app.
- For **officers**, we are assigning you the **average starting pay in year one** of your military career.

Military Education Repayment Programs

Military repayment programs are provided by most branches of the military to help officers repay their student loans. You will have an opportunity in the app to factor this in to help pay for any student loans you may need to pay for your college education.

<https://www.military.com/education/money-for-school/student-loan-repayment.html>

Enlisted personnel are also eligible for significant education and training support based on the length of their service.

<https://www.military.com/education/gi-bill/20-top-faqs-for-the-new-gi-bill.html#4>

Apprenticeships in the Skilled Trades

There are many opportunities for apprenticeships in the skilled trades. Apprenticeship is a career pathway where individuals can earn and learn at the same time! It includes:

- Paid job: Earn a competitive wage from day one.
- Education: on-the-job learning and job-related classroom training.
- Credentials: Earn a portable, nationally-recognized credential within your industry.

<https://www.apprenticeship.gov/become-apprentice>

Free Application for Federal Student Aid (FAFSA)

The first step to accessing financial aid is to complete the FAFSA. Before each year of college, apply for federal grants, work-study, and loans with the Free Application for Federal Student Aid (FAFSA®) form. Your college uses your FAFSA data to determine your federal aid eligibility. Many states and colleges use FAFSA data to award their own aid. After submission, you'll receive your Student Aid Report. Be sure to complete the FAFSA by the deadline. Many states and colleges set priority deadlines by which you must submit the FAFSA form to be considered for the aid programs they administer. There is also a federal deadline each academic year.

<https://studentaid.gov/h/apply-for-aid/fafsa>

Scholarships

Some scholarships for college are merit-based. You earn them by meeting or exceeding certain standards set by the scholarship-giver. Merit scholarships might be awarded based on academic achievement or on a combination of academics and a special talent, trait, or interest. Other scholarships are based on financial need.

<https://studentaid.gov/understand-aid/types/scholarships>

<https://www.salliemae.com/college-planning/tools/scholarship-search/>



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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