



# *SecureFutures* Money Sense

A flexible program with a range of delivery options, offering teens a firm foundation in financial basics.

Money Sense is SecureFutures' foundational program, introducing teens to essential financial literacy concepts and practices. Money Sense is targeted towards high school juniors and seniors, at the perfect age when students are likely to be first exposed to jobs, budgets, loans, savings and credit.

Money Sense consists of three 90-minute personal finance lessons: Bank Your Future, Check It Out and To Your Credit.

The program's content is available in a variety of in-person and virtual formats and can be presented by business community volunteers, taught directly by the educator, or accessed independently by students.

## Why should you choose Money Sense?

### Flexible and accessible

Money Sense can be customized to meet the needs of any educator, student, or classroom environment. It can stand on its own or complement existing programming or curriculum. Scheduling is flexible, and each 90-minute lesson can be divided into two 45-minute parts or condensed to 60 minutes. Money Sense aligns with state of Wisconsin standards for personal financial literacy.

### The volunteer connection

Among the many options available for bringing Money Sense to your classroom is the volunteer-led program, which connects your students to a business professional who brings their unique insight and expertise to the material. The volunteer facilitator leads students in active discussion and a variety of interactive activities.

### Proven results

**93%** of Money Sense participants say the course will positively affect the way they handle money.

# Learning topics and objectives

## Bank Your Future

Goal: Understanding income, expense tracking, setting a budget, and saving. Students will:

1. Create and analyze a budget
2. Understand your paycheck and identify deductions, gross and net income
3. Learn to manage living expenses
4. Identify savings best practices
5. Understand interest

## Check It Out

Goal: Understanding how to use financial institutions and avoid identity theft. Students will:

1. Learn how to research and choose a financial institution
2. Understand how to open an account, manage it responsibly, and avoid fees
3. Know the difference between check cashing stores and banks/credit unions

## To Your Credit

Goal: Understanding credit cards and how to build good credit. Students will:

1. Understand credit, the benefits of responsible use and consequences of misuse
2. Learn how to compare critical credit card features and terms
3. Understand credit scores/reports
4. Identify how to build/improve credit

# Delivery formats

## Volunteer-led *(subject to location and volunteer availability)*

SecureFutures provides an engaged volunteer who facilitates the lessons and leads discussions and activities on essential concepts.

## Educator-led

Incorporate Money Sense into your own curriculum or programming. Toolkit and training provided.



- Extensive library of 15-30 minute, student-directed, online learning modules
- Includes all material covered in the classroom program as well as additional topics
- Independent access by student, in listen, watch, or read format
- Includes implementation guide, student assignments, and quiz after each module

**“ I really liked how we had a class that taught us about real life situations and how to manage money. I was so glad to learn something that would actually benefit me in the future. ”**

*Student at Hmong American Peace Academy*

