



# SecureFutures

Celebrating **15 years** of money smart teens

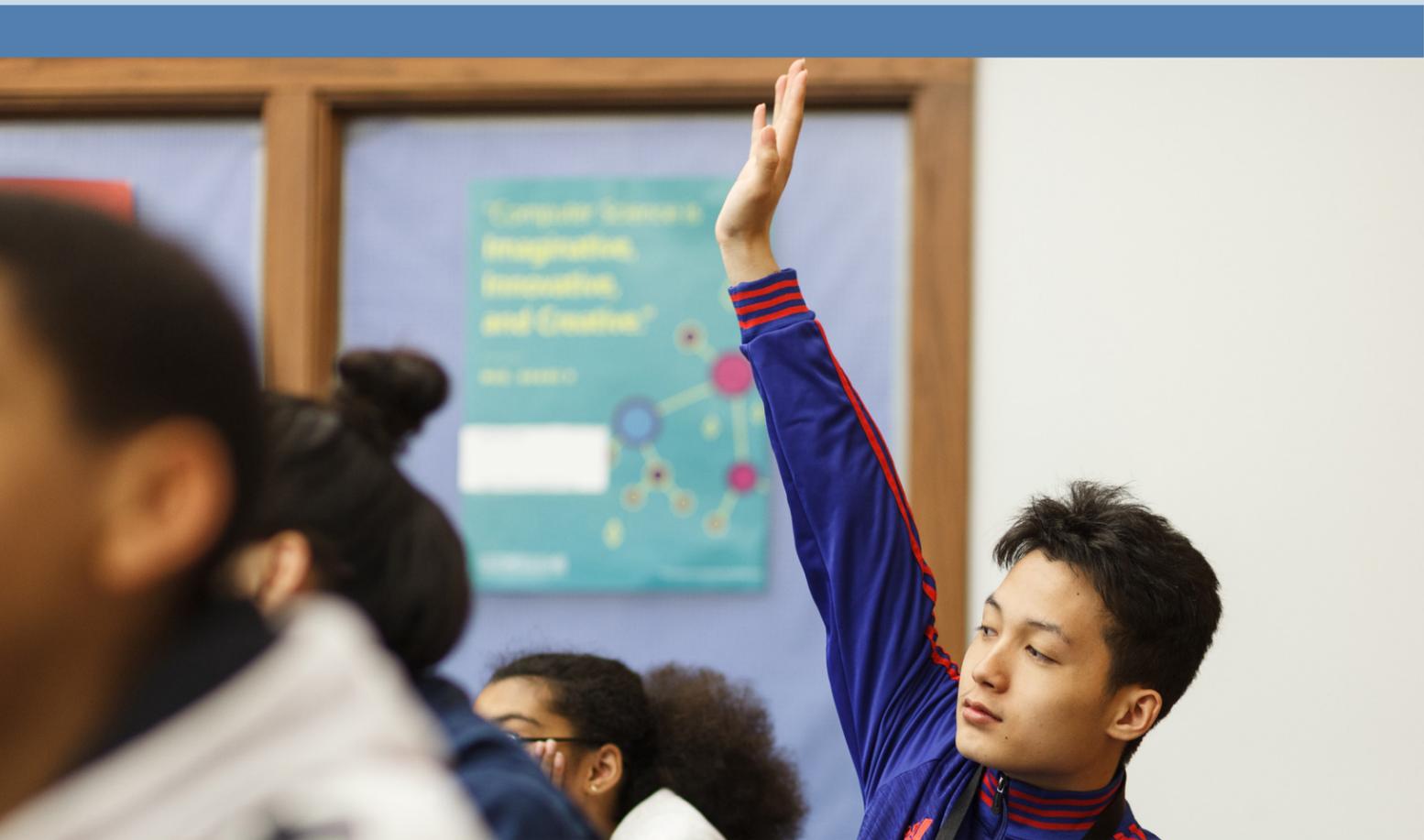


## 2021 - 2022

# Financial Education Program Guide



SecureFutures



## Our mission

Provide financial literacy programs and resources that empower students to make sound financial decisions.

## Our vision

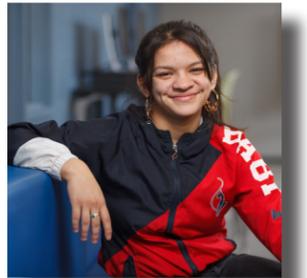
Build strong communities where teens and their families make informed financial decisions and take control of their financial future.

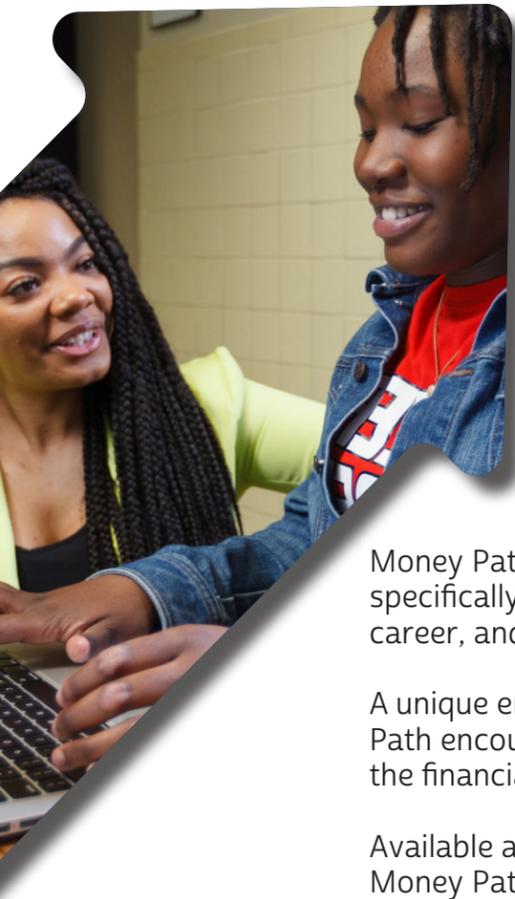
Since 2006, SecureFutures has worked with educators to equip close to 90,000 high school students with financial education, tools, and mentoring so they can achieve their goals.

Our flexible, high-impact programs are provided at no cost, and meet you and your students wherever you are: online or in the classroom.

### Benefits of partnering with us:

- Over a decade of experience working with hundreds of schools and educators
- Programs that support Wisconsin's financial literacy mandate and ACP (Academic and Career Planning) components
- Insight into high school students and their current and future potential
- A variety of virtual and in-person delivery options for each program, and collaboration on a customized plan that meets your needs
- Connection to trained volunteers from the business community (subject to location and volunteer availability)





# SecureFutures Money Path®

A virtual learning solution to help students **connect the dots** between academic, career, and financial planning.

Money Path is a comprehensive and unparalleled web-based software tool, specifically for high school students, that connects the dots between academic, career, and financial planning.

A unique enhancement to typical ACP (Academic and Career Planning), Money Path encourages personal reflection, critical thinking, and the development of the financial mindset.

Available at the crucial time when teens are making decisions about adult life, Money Path sets them on a course to reach lifelong career and financial goals.

## Why should you choose Money Path?

### Easy to use

Through an intuitive interface, Money Path guides students through a step-by-step simulation of life after graduation. Using up-to-date, official data on career starting salaries and post-secondary education costs, students learn how to pay for school, develop a real life budget, and set savings goals. They compare different paths side by side to envision the long-term impact of their decisions, and create a personalized plan for their financial future. Each teen receives an individual log-in for Money Path that they have access to for life.

### Easy to implement

As a fully web-based software product, Money Path is simple to access and implement in both a virtual learning setting and a traditional classroom. It is scalable, portable, and mobile-adaptive. SecureFutures provides educators with all necessary training and resources to successfully implement this program, as well as a reporting package to measure student usage and satisfaction.

### Proven and expanding

**95%** of teens who used Money Path found it asy to use and helpful to build a plan for the future. Money Path is now available to every high school in Wisconsin in cooperation with the WI Department of Public Instruction.

## Learning topics and objectives

### Goal:

Explore important questions about financial health and create a personalized plan for life after high school.

### Students will:

1. Identify their path after high school: a 2-year or 4-year college, graduate school, an apprenticeship in the trades, military service, or direct entry into the workforce.
2. Investigate the steps along that path by examining career options and majors, student loan debt, salary, savings goals, major purchases, and budgeting.
3. Review a personal profile and compare different paths to examine the impact of decisions on long-term financial success.

## Delivery formats

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

SecureFutures provides an engaged volunteer who facilitates a 60-90 minute lesson that guides teens through Money Path and leads discussion on career and financial planning

### Educator-led

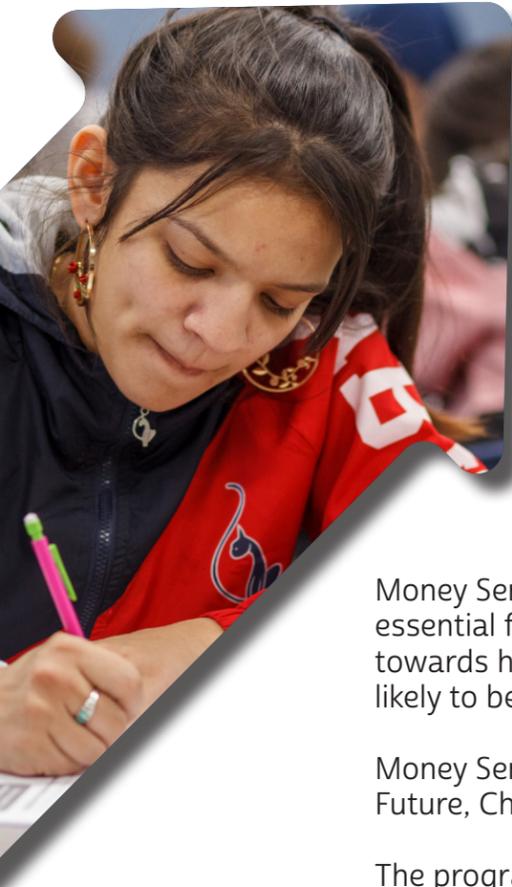
Incorporate Money Path into your own curriculum or programming. Equally effective in group settings or one-on-one advising. Synchronous and asynchronous options. Toolkit and training provided.

*"It was eye opening. It showed me what my potential path could be like for the future."  
Student at Marquette University High School*

*"Sometimes it can be hard to envision what life might actually be like.  
With Money Path, I'm seeing everything come together."  
Student at Pewaukee High School*

*"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."  
Personal Finance Teacher at Whitnall High School*





# 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.

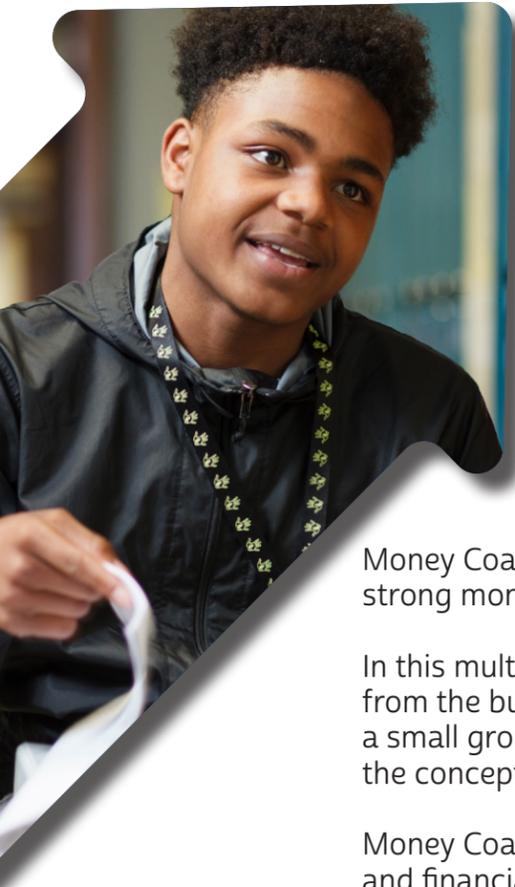


- Extensive library of 15-30 minute, student-directed, online learning modules
- Includes all material covered in the classroom program as well as additional topics
- Independent access by student, in listen, watch, or read format
- Includes implementation guide, student assignments, and quiz after each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






# SecureFutures Money Coach

A unique financial mentoring program focused on teens from underserved communities

Money Coach provides teens with the coaching and guidance needed to develop strong money management habits and long-term financial capability.

In this multi-week, extensive program, teens are matched with volunteer mentors from the business community who teach in-depth financial literacy curriculum in a small group setting and then provide one-on-one guidance to teens as they put the concepts into practice.

Money Coach includes access to Money Path, SecureFutures' academic, career, and financial planning app for teens.



## Why should you choose Money Coach?

### It's all about building relationships

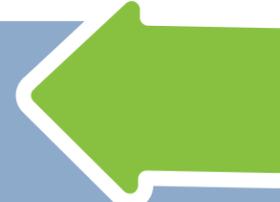
Money Coach goes beyond teaching information. It's about the connection between a teen and a trusted, caring coach. Volunteer mentors can develop lasting and impactful relationships with students, providing ongoing guidance and sharing personal experience of financial mistakes and successes. Group lessons are focused on interactive activities and discussion, while one-on-one sessions allow for more in-depth focus on each teen's individual budget, expenses, and goals.

### Scholarship funds available

Money Coach provides students with the opportunity to earn a college/career scholarship as they reach program benchmarks. These funds provide incentives, help them practice what they're learning, and enable them to start saving for the future.

### Proven results

After completing Money Coach, **100%** of participants have a bank account and **93%** regularly track their expenses. Recent results of a longitudinal study show that teens continue to practice good financial habits years after the program.



## Learning topics and objectives

### Objectives

Students will:

1. Open a savings account
2. Track expenses
3. Develop and monitor a budget
4. Set and achieve savings and personal goals
5. Build a supportive relationship with a trusting coach

### Curriculum Topics

1. Banking 101
2. Expense tracking and budgeting
3. Money Path
4. Credit cards, scores, and reports
5. Planning for life after high school



## Delivery format

As learning environments continue to change, SecureFutures is prepared to adapt to virtual, in-person, or hybrid models to enable teens to continue to benefit from all aspects of the program.

*" I liked the feeling of becoming independent by creating a budget and managing my expenses. "*

*Student at Carmen HS*

*" My favorite thing about the program is how engaged the coaches were with us students. I learned a lot of important things that will help me save and make better decisions responsibly. "*

*Student at Rufus King HS*

*" I learned how to save, I learned how to budget, I learned about good credit. I learned that there's so much more you can do with money. I learned that my dreams can become realities. "*

*Student at Bradley Tech High School*





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