

 *Secure Futures*
Money Coach



Money Coach Handbook

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Coach Name:	
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Coach Name:	
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Coach Name:	
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Coach Name:	
Email:	Phone:

Program Calendar

<p>Orientation <i>Program Kickoff & Getting to Know You, Enrollment paperwork due 2nd session and direct deposit form due 3rd session</i> <i>Enrollment paperwork is worth \$40. Direct deposit is worth \$30</i></p>	<p>Week 1 <i>Group Session - Banking 101</i></p>	<p>Week 2 <i>1:1 w/coach, Expense Tracker Due at the end of week 4</i></p>	<p>Week 3 <i>Group Session - Expense Tracking & Budgeting</i></p>
<p>Week 4 <i>1:1 w/coach, Expense Tracker & Monthly Budget due at the end of week 4</i> <i>Expense Tracker is worth \$15. Monthly Budget is worth \$15</i></p>	<p>Week 5 <i>Group Session - Money Path</i></p>	<p>Week 6 <i>1:1 w/coach, Expense Tracker due at the end of week 10</i></p>	<p>Week 7 <i>Group Session - To Your Credit, pt 1</i></p>
<p>Week 8 <i>1:1 w/coach, Expense Tracker due at the end of week 10</i></p>	<p>Week 9 <i>To Your Credit, pt 2</i></p>	<p>Week 10 <i>1:1 w/coach, Expense Tracker due at the end of week 10</i> <i>Expense Tracker is worth \$15</i></p>	<p>Week 11 <i>Group Session- Future Budget, Review & Wrap Up</i> <i>Post survey is worth \$15</i></p>

Session Structure Overview

The Money Coach Program is an eleven-week intensive, hands-on program designed for high school juniors and seniors. Every other week students will attend an in person or virtual group financial lesson facilitated by coaches. Sessions are 60-75 minutes long. In the weeks between each of these 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.

Group Sessions

There will be six sessions that will focus on specific financial topics and features activities and discussion. The group coach will lead these sessions using the presentations and materials provided. When in attendance, one-on-one coaches should support the group and encourage students participation through 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 in the weeks between the group sessions unless otherwise stated. Additional weekly communication by email, text, or call is encouraged!

Key areas of focus for coaches during the check-ins:

- Getting to know each student, what motivates them, and what challenges they may face.
- COVID-19 wellness check-in: how are they coping and what resources do they need?
- Helping them complete the assignments and tasks from the group sessions.
- Reviewing their progress using the [Financial Goal Checklist](#).
- Listening to, guiding, and coaching them to achieve their goals.
- Assisting them in setting a savings plan.
- Helping them to address obstacles and mistakes.

Materials Needed

Students will need to have internet access and compatible technology to complete the assignments.

Program Plan by Week	
<p>Program Orientation: Program Enrollment</p> <ul style="list-style-type: none"> ● <i>Action Step: Complete enrollment forms ASAP</i> <p>Week 1: Group Session 1- Welcome & Banking 101</p> <ul style="list-style-type: none"> ● <i>Session Activity: financial goal checklist</i> ● <i>Action Step: Expense tracker due at the end of week 4</i> <p>Week 2: One-on-one check-in #1</p> <p>Week 3: Group Session 2 - Expense tracking and budgeting</p> <ul style="list-style-type: none"> ● <i>Session Activity: Tiffany's Budget</i> ● <i>Action Step: Monthly budget & Expense tracker due at the end of week 4</i> <p>Week 4: One-on-one check-in #2</p> <p>Week 5: Group Session 3: Money Path</p> <ul style="list-style-type: none"> ● <i>Session Activity: Complete Money Path Report</i> ● <i>Action Step: Expense tracking due at the end of week 10</i> 	<p>Week 6: One-on-one check-in #3</p> <p>Week 7: Group Session 4: To Your Credit (part 1)</p> <ul style="list-style-type: none"> ● <i>Session Activity: Compare credit card offers</i> ● <i>Action Step: Expense tracking due at the end of week 10</i> <p>Week 8: One-on-one check-in #4</p> <p>Week 9: Group Session 5: To Your Credit (part 2)</p> <ul style="list-style-type: none"> ● <i>Session Activity : Loan Officer Activity</i> ● <i>Action Step: Expense tracking due at the end of week 10</i> <p>Week 10: One-on-one check-in #5</p> <p>Week 11: Group Session 6 - Future Budget, Review and Wrap Up</p> <ul style="list-style-type: none"> ● <i>Session Activity: Future Budget</i> ● <i>Action Step: Post Survey due Friday</i>

Volunteer Profile: Group Coach

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. 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 Group Coach volunteer engages and encourages participants and leads small group lessons (12-15 students). The lessons serve to educate participants on financial literacy and to guide them in the development of action plans to achieve financial needs and 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 the 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 Money Coach Orientation and every 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.
- Prepare for and lead the group lessons, as designed.
- Infuse the lesson plans with your own stories and activities, when appropriate.
- Familiarize yourself with how to lead presentations and how to use features of the presentation platform to keep the students engaged (screen sharing, video/sound sharing, chat, informal polling, etc.).
- Determine and maintain the pace of the curriculum so that it matches the students' progress and capabilities.
- 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 Money Coach program follows an 11 week schedule. Volunteers are required to commit to the full 11 week program. Group sessions are held every other week, for a total of six sessions. Each session lasts about 60-75 minutes. The total volunteer commitment is up to 10 hours of prep and coaching time, plus training, over 11 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.
- Experience with public speaking, presenting, or teaching.
- Working knowledge of foundational personal finance concepts. (Training will be provided.)
- Basic computer skills, including video conferencing.

Volunteer Profile: One-on-One Coach

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. 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 Money Coach Orientation and group sessions, 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.
- **Report completion of check-ins to the Program Manager, via email, 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 Money Coach program follows an 11 week schedule. Volunteers are required to commit to the full 11 week program. Group sessions are held every other week, for a total of six sessions. Each session lasts about 60-75 minutes. Volunteers will also spend a total of 60 - 90 minutes checking in with students every other week. The total volunteer commitment is up to 12 hours of coaching time, plus training, over 11 weeks.

Preferred Talents and Interests

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

Volunteer Responsibility Pledge

Expectations For All Volunteers

- Attend training and become familiar with the lesson plans.
- Provide SecureFutures with current contact information, preferences, and availability by maintaining your Volunteer Profile or communicating changes to staff.
- Attend Money Coach Orientation and every group session, with reasonable exceptions. If you will not be on time, communicate with the Site Partner & Program Manager.
- Communicate planned absences with all stakeholders (Program Manager, Site Partner, other Coaches).
- Communicate with your coaching team prior to each session to prepare and review the lesson plan.
- 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 this Pledge.
- Abide by all SecureFutures' policies, especially the Cultural Sensitivity and Anti-Harassment policies.

Group Coach Responsibilities

- Prepare for and lead the group lessons, as designed.
- Infuse the lesson plans with your own stories and activities, when appropriate.
- Familiarize yourself with how to lead presentations and how to use features of the presentation platform to keep the students engaged (screen sharing, video/sound sharing, chat, informal polling, etc.).
- Determine and maintain the pace of the curriculum so that it matches the students' progress and capabilities.

One-on-One Coach Responsibilities

- 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.
- **Report completion of check-ins to the Program Manager, via email, as soon as the check-ins occur. Participation in these check-ins contributes to the students' scholarships. Timely reporting is necessary.**
- Guide students through the program and account enrollment processes, if they have not completed them by the first session.

Site Partner Responsibilities

- Attend Site Partner training and meetings, as requested.
- Identify dates and times to hold Money Coach sessions.
- Help to recruit students for the program.
- Support students as they complete enrollment paperwork and help staff to secure paperwork from all students.
- Make sure the room is unlocked and serve as the "day-of" contact for the volunteers and students.
- Ensure access to the technology needed for the sessions.
- Serve as a liaison between students and Money Coach Program Manager in between sessions. Remind students of upcoming meetings and reach out to them if they don't log onto the calls.
- Communicate with other school personnel to garner support for the program and ensure smooth facilitation of the program.

Program Manager Responsibilities

- Provide training to volunteers and site partners.
- Serve as liaison between site and volunteers.
- Collaborate with site partners on student recruitment.
- Troubleshoot obstacles with the site and banking partners.
- Provide volunteers and site partners with curriculum and materials.
- Provide support and guidance to volunteers, when necessary.
- Attend group sessions to monitor the program and observe volunteers in action.
- Maintain attendance, check-in, and assignment data to ensure proper disbursement of scholarships.

Confidentiality & Non-Disclosure Obligations

In connection with your role as a volunteer in the Money Coach Program, students and other program participants will be disclosing to you certain personal financial data, banking information and other proprietary, confidential and nonpublic information (collectively, "Confidential Information"). By signing this Pledge, you hereby agree to hold in confidence the Confidential Information and hereby agree not to disclose or divulge any Confidential Information, or use any Confidential Information for any purpose (other than as may be appropriate or necessary directly in connection with the Money Coach Program), unless such Confidential Information: (a) is known or becomes known to the public in general (other than as a result of a breach of this Pledge by you to any person or entity to whom you disclose the Confidential information); or (b) is or has been made known or disclosed to you by a third party without a breach of any obligation of confidentiality or duty; however, you may disclose Confidential Information as may be required by law, provided that you promptly notify the Money Coach Program of such disclosure and take reasonable steps to minimize the extent of any such required disclosure. The obligations set forth herein shall survive for two (2) years following the date hereof. Upon request from the Money Coach Program, you will destroy or return all Confidential Information to Secure Futures, Inc.

By signing this Pledge, you agree to the foregoing and to fulfill the responsibilities above that relate to your volunteer role.

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.

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

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

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 an account at a bank or credit union on their own, unless they already have one. We prefer for students to have a savings account, at a minimum, but will accept just a checking account, if necessary.
- Students will be expected to open accounts in their own names within one month of the program starting.
- If students anticipate that having a cosigner will be an obstacle for them or would be fiscally unwise, they 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**. Educators Credit Union is offering online account enrollment for their non-custodial student accounts. Program staff can facilitate that process.
- 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.
- 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.
- **One-on-one coaches will report completion of check-ins to the Program Manager, via email, 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 ($\$20 \times 6 = \120). They will receive \$20 for each one-on-one check-in they complete ($\$20 \times 5 = \100). Students will also receive a dollar amount for every benchmark completed by the required deadlines. Program Benchmarks are outlined below.
 - Submit enrollment paperwork by second group session - \$40
 - Open bank account and submit direct deposit form by third group session - \$30
 - Submit monthly budget by end of week 4 - \$15
 - Submit expenses tracker at the end of week 4 and week 10 - \$15 per submission
 - Complete Post Survey by Friday - \$15
- Scholarship payments will be disbursed two times throughout the program.
 - Payment 1 - Weeks 1-4 (up to \$180)
 - Payment 2 - Weeks 5-9 (up to \$170)

Technology

Group Calls - Sessions may be virtual or in person. Virtual calls will take place via Zoom or Google Meet platforms, unless the site prefers a different platform. You do not need a Google account to join a Google Meet. **If you will be using a work computer or email address, please note whether Google products are blocked on your network.** If so, you will need to provide a personal email address and/or use a personal device to join the calls.

For tutorials on how to use these platforms, see the links below:

- [Zoom](#)
- [Google Meet](#)

Group Coach - Lead presenter

- Welcome students, start icebreaker questions, present material.
- Encourage student participation using discussion questions, chat, reactions, and informal polling.
- Screen share relevant presentations & materials as you present. You can delegate this to another coach if it is easier for you to present while someone else advances the slides/materials (if presenting virtually). In person, prepare to use appropriate prezis and activities to enhance the students' experience.

One-on-One Coaches - Facilitation support

With the exception of orientation, the third & sixth group sessions, attending group sessions is optional for one-on-one coaches. **If you plan to attend group sessions,** your role is to support the group coach while facilitating. Below are things you can do to support the group coach.

- Welcome students, participate in icebreaker questions, and encourage student participation.
- check-in with students, in the moment, if they don't log onto the call (text is usually best).
- Support group coach with presentation facilitation, if needed. Be prepared to screen share if the group coach has any tech issues or prefers to have someone else manage screen sharing.
- Monitor the chat on behalf of the group coach. Answer questions and engage students via the chat feature.

Student Materials, Curriculum and Assignments - We have developed a new learning management system (referred to as the Money Coach Portal) and will use that as our curriculum delivery platform. Additional training materials and support resources will be provided before the group sessions begin. The students will access all of the program materials through the portal including session guides and assignments. Hard copies of some of the group activities will be provided to the site partners, if the students prefer to use pen and paper.

All coaches will be provided with access to the Portal (see picture right). You will also be able to view the portal as if you are a student, which will help you to guide your students through accessing the materials if they are struggling. When one of your assigned students turns in an assignment, you will receive an email notification with a link to view the assignment where you can provide feedback. You can also view student assignments directly in the portal under 'View Student Submission'.

The screenshot shows the Money Coach Portal interface. At the top, there's a navigation bar with a search bar and a 'Hi Kiana' greeting. Below that, a progress bar indicates the user's progress through the Money Coach Program. The progress bar is divided into four steps, each with a 'CONTINUE' button and a percentage of completion. Step 1: 'View Student Submission' (43.33% accessed). Step 2: 'Group Session 1' (66.67% accessed). Step 3: 'One-on-One Check in 1' (66.67% accessed). Step 4: 'Group Session 2' (80% accessed). The dashboard also includes a sidebar with navigation options: Home, Dashboard, Notifications, My Profile, and Logout. The bottom of the screenshot shows the Windows taskbar with the date and time (12/13/2021, 2:32 PM).

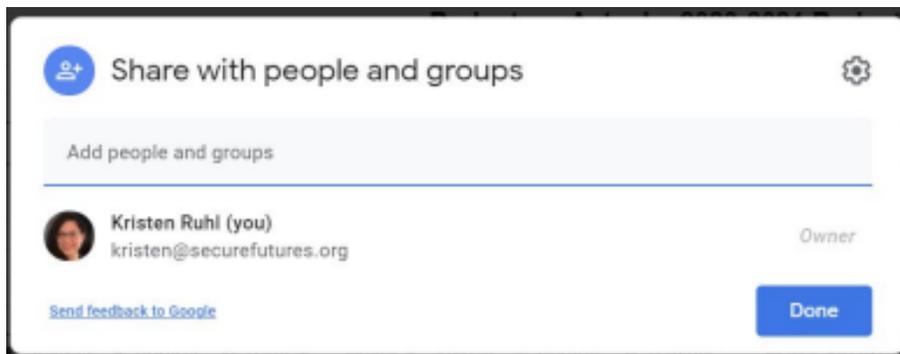
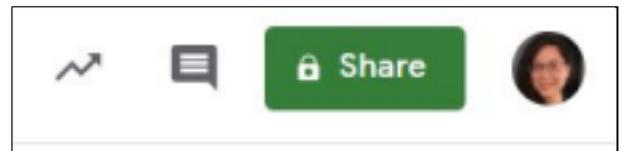
All of the materials that the students need will be organized by week and session. They will find a guide for each group session, any materials that they will need for the group session, instructions for the action steps that will be assigned at the end of each group session, and discussion guides to be used in one-on-one check-ins. Students will also submit proof of their work through the Portal, which you will be able to view.

The materials will be provided as read-only Google files. If a student is required to edit a file (ex: expense tracker and budget, financial goal checklist, Tiffany's Budget activity, etc.), they will first have to make a copy of the file, rename it and save it to their own Google Drive. They can also download the materials as Microsoft Office files. We suggest that each student create a folder in their personal Google Drive or on their computer where they can save all of their Money Coach files. Additional tips for students can be found [here](#)

One-on-One check-ins - The check-ins should take place on the platform preferred by the students. Some may prefer a phone call to a video call.

Encourage students to share what they are working on (expense tracking and budgeting assignments) by screen sharing or by sharing the link to their documents with you. All materials for the program will be in Google Docs or Google Sheets format, so it is very easy for them to share the files with you. This will allow you to view them at the same time as the student and edit them together.

They can click this button in the upper right corner of the file, then enter your email address in the dialogue box that opens up. **Be sure to give them an email address that won't block Google Drive!**



Group Coach Best Practices

The Group Coach sets the tone for group sessions and leads the students through the curriculum. Below are some tips for successful preparation and facilitation.

Preparation:

- Familiarize yourself with the video conferencing platform that will be used at your site.
- Review the [Virtually Led Presentation Suggestions](#) document. These are general tips and not all will apply to the Money Coach program.
- Review the session guide and materials ahead of each call. Everything you will need is in the session guides.
- Review the weekly session guides for each week. Remind students to refer back to it for their assignments.
- Decide what type of support you want from the other coaches. They can screen share for you, advance the presentations, monitor the chat, etc.

Facilitation:

- Have all of the necessary links and materials opened on your computer before you begin presenting.
- Welcome the students as they join the session. Have the students respond to an icebreaker as they join. This will help to fill the awkward time before the session starts. Icebreaker ideas are [listed below](#).
- Try to start presenting as close to the start time for the session as possible. It's okay if you can't get through all of the content during each session, but try to stay on track, if possible.
- Use the other coaches to help with engagement. If students aren't responding to discussion prompts, ask the other coaches to chime in and model active participation. Be sure to give the students enough time to respond, though! They may be thinking!
- Ask lots of questions. The students will zone out if you talk for too long. The more actions you ask them to take, the more they will stay engaged.
- Tell relevant and interesting stories that relate to the curriculum. Ask the other coaches to tell stories, as well.
- **Don't get discouraged!** Virtual learning is hard for everyone and students may still feel fatigue from being on calls every day during the past school year. Site Partners and Program Managers will be available to serve as support and assist with student engagement.

Icebreakers - Ask one per session. Coaches should answer the questions, too. For more money-related questions, check out [NGPF's Questions of the Day](#).

- If you won the lottery today, what would be the first thing you'd purchase?
- What is a short term savings goal you have?
- What is a long term savings goal you have?
- Who is a celebrity you would love to meet and why?
- If you could have three wishes granted, what would they be?
- What is your favorite meal to cook or eat? currently?
- What song best describes your life?
- What's one thing on your bucket list?
- Where is your dream place to travel or your favorite place you've already been?
- What's something that can always make you laugh?
- What is the nicest thing someone has ever done or said to you?
- Who is your role model?

Extra Materials for One-on-One Coaches

Tips for Connecting with Teens

Each student is unique and different, so one approach with a student may not yield the same results with a different student. It is important to get to know your students and build a rapport with each student. See below for helpful tips on how to build relationships and guide conversations with your students.

- Be prepared for it to take longer to build rapport and trust than you may expect. It's a lot harder to build new relationships virtually. The students may be hesitant or feel awkward, since they haven't had the chance to meet you in person.
- Look for opportunities for discussion. It is perfectly okay to talk with students about topics other than finances.
 - "How was your day?"
 - "Has anything exciting happened since the last time we met?"
 - "How's school?"
 - "Any fun plans coming up this weekend?"
- When learning about a student's experience with banking or other financial matters, you may learn a lot about their family's financial situation. Ask open ended questions and don't make assumptions about what they know or have experienced. Try your best not to appear surprised or judgemental if you learn something that you didn't expect. Just roll with it and support them!
- Treat students as individuals and try not to compare one to another. Get to know each student based on who he/she is.
- Utilize your sense of humor - laughter always breaks the ice.
- Open up about your own experiences with money management, especially the mistakes you have made. A little vulnerability goes a long way in building trust.
- Talk with the student and not at them. Ask questions and truly listen to their responses. Use their responses to make further conversation.
- Remember to involve the student in the process. Meet them where they are, not where you want them to be.
- Utilize the [Financial Goal Checklist](#) in all of your one-on-one check-ins. It will help to provide structure to your conversations. Set clear and manageable action steps to be taken before the next check-in. Help your students to plan around obstacles when they arise.
- Recognize that all progress in the right direction is good progress, even if it doesn't happen as quickly as you hoped it would.
- If they hit a roadblock or make a poor choice, be encouraging and remind them that each day is a fresh chance to get better at these skills.
- Let the relationship happen naturally.
- Do not be judgemental. The lives of these students may be different from what you experienced as a teenager. Seek to understand and support.
- If a student is facing an obstacle or situation that you don't have the resources to help with or are uncomfortable managing, let the staff know right away. **We will be there to support you and them.**

Helping Students with Decision Making

Adapted from Jeremy Triblett's Responsible Decision Making workshop

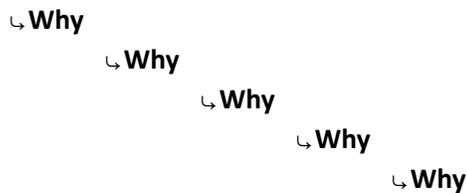
We ask a lot of our Money Coach students. Sometimes the tasks we assign them can be overwhelming. Sometimes the students will face obstacles that they don't know how to overcome. When that happens, consider teaching them about different ways to make decisions and problem solve. Below are two models that may be useful when working with your students.

Root Cause Analysis aka "The Five Whys"

Identify your problem statement. Ask why the problem is happening at least five times to get down to the root cause. Once you know the root cause you can address it.

TIP: Don't give the students the answers. Make them come up with the causes of the problem and help them to develop critical thinking skills.

Problem Statement



Josephson Institute of Ethics' Model

Our decisions affect more than just ourselves. It is important for teens to get into the practice of weighing the ethical implications of their choices. Use the steps below to help guide the students to the most responsible and ethical decisions.

1. Stop and think
 - *What decision(s) do I need to make?*
2. Clarify goals
 - *Which of my goals are most important to achieve?*
3. Determine facts
 - *What do I know for sure about this situation? Who can I get accurate information from?*
4. Develop options
 - *What are my options?*
5. Consider consequences
 - *Who will be affected by my choices?*
6. Choose
 - *What have I decided to do?*
7. Monitor and modify
 - *How did my choices impact others? Did I make the right choice after all?*

Financial Goal Checklist

The Financial Goal Checklist is a valuable tool for you to use with each of your students. It helps students to develop and work toward goals and serves as a guide for your one-on-one check-ins. It will also help you to identify areas where the students may be facing obstacles and need extra support. Together with your students, you should review and update their checklists during each one-on-one check-in.

The students will access their own copy of the checklist in the Money Coach Portal. In your first check-in with them, have them share their document (or their whole Google Drive folder!) with you so that you can see their edits in real time. If you would like your own copy for each of your students, where you can take your own notes that the students can't access, you can [download the checklist as a fillable PDF here](#).

One-on-One check-ins & Reporting

One-on-one check-ins are what set the Money Coach program apart from other financial literacy programs and are integral to creating the impact that the program has the potential to affect. Participating in the check-in counts toward the scholarship, so it is imperative that you report back to the Program Manager as soon as you have completed the check-ins with your students. **Email the Program Manager to update them on who you have met with and if any of your students need extra support.**

One-on-one check-ins happen on the weeks in between the group calls and last at least 15 minutes (though it is better to plan for at least 30 minutes). Coaches and students should schedule the check-in at a time that works well for both parties. They should take place via virtual call or phone call, whichever the student prefers.

Best Practices for Scheduling -

- Try to keep the days and times consistent from check-in to check-in.
- Be as flexible, accommodating, and available as you are able. We know that you have a busy schedule full of commitments and demands, but the students are also facing that in a way that they never have before. Their schedules may change unexpectedly due to family and work demands. Their access to technology and a private or quiet place to talk with you may also change unpredictably. They are also experiencing virtual learning fatigue. They know that they should communicate if they need to reschedule, but not all will. Keep giving them chances to connect with you.
- If you are struggling to get your assigned students engaged through the check-ins, consider inviting them all to a joint check-in. If the students are feeling uncomfortable with talking one-on-one with you, they may feel more comfortable with a small group of their peers. You can conduct the check-in the same way you would if it were individual (check-in on program benchmarks & goals, review assignments, discuss the previous group call). Be sure to ask if anyone wants to talk privately with you or look for signs that someone may need more personal support and schedule that for a separate time. This is not our preferred method for check-ins, but it may help if the other options don't.

Best Practices for Checking In -

- Expect that students may feel hesitant, uncomfortable or awkward with you. Remember that they are being asked to have a private conversation with someone who is essentially a stranger. This may present itself as no-showing on a check-in or a reluctance to engage in conversation.
- **Introduce yourself before the first check-in.** You will have an opportunity to introduce yourself during orientation, but consider following up with your assigned students directly after that. You can email them all with more information about you or record a short video to send them.
- Show them your personality! Let them know about you, where you come from, what you like to do, and, most

importantly, why you are excited to work with them. Help them to understand that you are someone who wants to support them and build a meaningful relationship.

- Use the materials from the program to guide your check-ins. Review and help them to update their [Financial Goal Checklist](#). Give them feedback on their assignments. Review their expense tracker and monthly budget. Discuss the topics from the previous group call. In the [Weekly Guides section](#) of the handbook, you will find discussion questions to help you connect the topics from the group calls to your check-ins.
- If the students are confused about some of the concepts covered in the program or are interested in learning more, direct them to [MoneySense onDemand](#). These are modules that the students can work through independently. Each takes about 15-30 minutes to complete and the content can be watched, read or listened to. Some modules correspond directly to the Money Coach curriculum while other modules cover additional topics that the students may be interested in.
- Remember to encourage your students to share their action steps with you or activities that they are working on in the program. They can also screen share to show you what they are working on.

Role During Group Sessions

One-on-one coaches are expected to attend orientation, the third group session (to assist group coaches with facilitating the Money Path lesson), and the sixth group session. If you plan to attend the other group sessions, below are things you can do during sessions to support the group coach.

- Discuss with the Group Coach if they would like someone to screen share and advance the presentation/materials for them.
- Be prepared to step in to screen share in case one of the other coaches has internet or tech issues.
- When the group session starts, take note of whether your students are presented. If not, make sure to follow up with your students to review the lesson.
- Help to drive engagement and discussion. If the students aren't responding to discussion prompts or questions, chime in and model active participation. Don't let the Group Coach hang in silence!
- Alert the Group Coach to any student raising their hands, questions or comments that should be shared out to the whole group.
- Assist with any other engagement techniques that the Group Coach may decide to use (reactions, informal polling, storytelling, etc.).

Weekly Guides for Group Calls and Check-ins

Pre Program - Orientation

Program Kickoff - Getting to Know You

(Will be completed virtually unless otherwise stated)

Welcome - 25 mins

Program Manager will lead orientation and cover the following:

- Student documents needed
- Money Coach Portal
- Overview of program
- Student expectations

Introduction of Students and Coaches / Breakout - 35 mins

Students will break out into small groups with an assigned coach. That coach will serve as the students one on one coach for the remainder of the semester.

- Students and coaches will spend some time getting to know each other
- Financial Goal Checklist will be introduced

Actions Steps/ Reminders:

- Complete Documents:
 - Parent/Guardian Consent form
 - Student Registration
 - Student Agreement
- Open Bank Account
 - Complete Direct Deposit Form
- Make sure Session one is marked on your calendar!!!

Week 1

Group Session 1 - Banking 101

Welcome - 5 mins

The Program Manager will review logistics & enrollment steps.

Money Coach Portal check-in - 10 mins

check-in with students to see if they were able to log into the Money Coach Portal. For those who haven't logged in yet, take a few minutes and ask them to do so. If students are having login trouble, the Program Manager can assist. Give a quick tour of the portal. During this time, make sure to show students how to find the session guide and any other materials related to this session.

Banking 101 - 30 mins

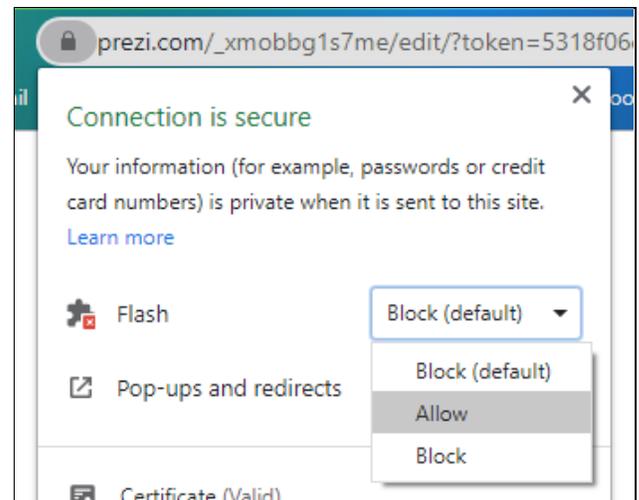
Objectives:

- to learn about financial institutions options
- to gain confidence in account management skills by understanding key terms.

Cover as much of the [Banking 101](#) presentation as you can. The presentation covers how to choose a financial institution, how to open a bank account, and how to manage an account responsibly. Other topics include avoiding check cashing stores, person-to-person payment apps, and how debit cards are different from prepaid cards and credit cards. Review the presentation before the first session. Encourage students to take notes as you present.

If the Flash player is blocked on your browser, click the padlock symbol in the address bar. Then, select "Allow" in the Flash dropdown. Refresh the page.

There is a specific way you will need to share your screen in order to play the videos in the presentation and share the audio through your computer. Select **Present Now**, then select **Chrome Tab** (not Your Entire Screen or Application Window); **Share audio** should also be checked. ([More Info](#))



Action Steps & Reminders - 15 mins

Students will earn money for completing action steps by their due date. **All materials and directions can be found in the Money Coach Portal.**

1. Complete all the enrollment forms. Remember, submitting enrollment forms by session 2 is worth \$40 towards your scholarship.
2. If you have not already done so, start the process of **opening an account** at a financial institution of your choice. Contact your coach or Program Manager with any questions. If you open an account and submit the direct deposit form by session 3, you will earn \$30 towards your scholarship.
3. Start to **track your expenses**. Saving all your receipts can help you remember how you spent your money.

- a. To begin, make a copy of the [Expense Tracking and Budgeting spreadsheet](#) and save it to your Google Drive. You may also download it as an Excel spreadsheet. **Bookmark this spreadsheet or save it somewhere easy to find because you will return to it and update it every week for the rest of the program.**
 - i. The first tab of the spreadsheet is for the monthly budget. You don't have to work on this until the next group session. The remaining tabs (labeled Month 1, Month 2, etc.) are for expense tracking.
 - ii. You should begin tracking your expenses under the "Month 1" tab. To track expenses, enter the dollar amount you spend on each day, in each category. The spreadsheet will automatically total each day at the bottom of the spreadsheet and each expense type on the right of the spreadsheet. **The expense totals will automatically show up on the "Budget" tab under the "Actual Income, Saving & Expenses" section.**
 - iii. If you did not spend money in a specific category, add "0" to that column. Another option you can do if you did not spend money is log money that was spent on you. (For example, if your parents gave you \$20 to go to the movies, log that dollar amount in the "Movies" row under the "Entertainment" category in the tracker.) Remember, we are establishing habits!
 - iv. You can also use your own tracking system, keep track in a notebook, or use an online tool or mobile app. You will still need to provide proof that you have tracked your expenses if you choose one of these other methods.
 - v. Expense trackers are due twice throughout the program, at the end of week 4 and week 10.
4. **Check-in** with your one-on-one coach, plan for at least 15 minutes by phone or video conferencing. You will work with your coach to schedule the best time and day for your check-in. Remember, each check-in is worth \$20 towards your scholarship. In your check-in be prepared to discuss the following:
 - a. Any issues you are currently experiencing as it relates to opening an account.
 - b. Your expense tracker.
 - c. Your **Financial Goal Checklist**. Review and continue working on it ahead of time. You do not need to turn it in.

Week 2

One-on-One check-in #1

Main Priorities:

1. Build rapport and get to know each other.
2. Check to see if your students have access to the Money Coach Portal. Are they experiencing issues or have questions? **All materials and directions for the program can be found in the portal.**
3. Answer any questions they have about banking and managing an account.
4. Fill out the **Financial Goal Checklist**.
 - a. If they have not opened a savings account, that should be the #1 action item for them.
5. Review the expense tracker and make sure they are set up with a tool to record their expenses. (*Detailed directions below.*)
6. Learn whether they have completed all the [enrollment steps](#). Provide assistance, as needed.

Use this time not just to get to know students, but to allow students to get to know you, too. Below are some sample “Get to know you” questions. Answer the questions yourself, after they do.

- Tell me five things about yourself.
- If a genie could grant you 3 wishes, what would they be?
- What are your plans for after high school? How do you plan to get there?
- If college, what school do you want to attend? What do you plan to study in school?
- Who is the person you’re most close to, family or friend, & why?
- What do you want to gain while in this program?
- What do you think your strengths are?
- What are your top qualities?
- How do you like virtual learning? What have been the highs and the lows?
- How do you prefer to receive assistance and support?
- What are your goals over the next 3 months?
- What makes you happy? What disturbs your peace?
- Have you had a mentor before? If so, how did s/he help you?
- What’s one thing you want to learn?
- How do you spend your days off from school?
- Do you have any siblings?
- Who is your role model? Why?

Additional Discussion Questions:

1. Do you currently have an account opened?
 - a. If yes, how are you managing that account?
 - i. When did you open your account?
 - ii. Do you currently have a job, if so where? If not, are you currently looking?
 - iii. What have been the most challenging things about having an account?
 - b. If no, why not? How can I assist you?
 - i. What has been the most challenging thing about getting your opening?
2. What kind of fears do you have about having an account or things you still don’t know about having an account at a financial institution?
3. Are you tracking your expenses?
 - a. Why is expense tracking important?
 - b. What sort of tracking tool will work best for you?

Expense Tracker Instructions for Students

1. **Make a copy** of the [Expense Tracking & Budgeting spreadsheet](#) and save it to your Google Drive. You may also download it as an Excel spreadsheet.
 - a. **Bookmark this spreadsheet or save it somewhere easy to find because you will return to it and update it every week for the rest of the program.**
2. The first tab of the spreadsheet is for the monthly budget. You don't have to work on this until the next group session. The remaining tabs (labeled Month 1, Month 2, etc.) are for expense tracking.
3. You should begin tracking their experience under the "Month 1" tab. To track expenses, enter the dollar amount you spend on each day, in each category. The spreadsheet will automatically total each day at the bottom of the spreadsheet and each expense type on the right of the spreadsheet. **The expense totals will automatically show up on the "Budget" tab under the "Actual Income, Saving & Expenses" section.**
4. If students did not spend money in a specific category, add "0" to that column. Another option you can if you did not spend money is log money that was spent on you. (For example, if your parents gave you \$20 to go to the movies, log that dollar amount in the "Movies" row under the "Entertainment" category in the tracker.) Remember, we are establishing habits!
5. You can also use your own tracking system, keep track in a notebook, or use an online tool or mobile app. You will still need to provide proof that you have tracked your expenses if you choose one of these other methods.
6. Expense trackers are due twice throughout the program, at the end of week 4 and week 10.

Week 3

Group Session 2 - Expense Tracker & Monthly Budget

Welcome - 10 mins

Do an [icebreaker](#). Talk to students about Money Coach Portal. Do they have questions or experience any problems? Ask the students about how their check-ins went, how expense tracking is going, and whether they have their bank accounts open yet.

Wrap up Banking 101 - 10 min

If you did not get through the entire Banking 101 presentation, start by picking up where you left off. Transition from the banking discussion to expense tracking and budgeting by talking about how the students need to learn how to keep track of what they are spending now that they know how to access the money in their bank accounts. Also check-in with students to see who opened an account since the last session and what their experience was like. **Remind students they earn \$30 when they open a bank account and submit their direct deposit form by the third group session.**

Expense tracking & budgeting activity - 25 min

Objectives:

- *to understand why and how to track expenses*
- *to link expense tracking to the development of a personal budget*

To be successful with a budget, students need to buy into the importance of understanding their current spending patterns and behaviors by tracking their expenses daily. Once they accomplish this, they can evaluate their spending, make decisions and changes to how they spend and save, and create a personal budget to hold them accountable.

This is one of the cornerstones of the Money Coach program and a necessary skill and behavior we want our students to believe in and adopt.

Talking Points

A budget is a plan for how to spend and save your money. The three components of a budget are *income, expenses* and *savings*. It's a good idea to have one in place, no matter how much you make.

The best way to know how much money you spend is through tracking your expenses. Expense tracking is important because:

- It helps you understand where your money is going and whether your spending is aligned with your priorities and goal.
- It helps you know where you can cut back if you have an unexpected expense or need to start saving towards a new goal.

Students can track their expenses, even if they don't have a regular income. If they don't have a regular income, they should track any money given to them. If they haven't personally spent anything, they should track what others have spent on them.

Main Activity

Direct the students to the "Tiffany's Budget" activity in the portal (the site partner also has hard copies). You have a completed version of the activity on the following pages. In this activity, students will use predetermined expenses to evaluate how the money was spent and complete a budget. Walk through the instructions and the 2 different sections of the activity to ensure students understand how to complete it. Pair students up or have them work in small groups. Provide assistance to students as they are completing the activity.

Once students have completed the worksheet, ask them the discussion questions. Allow them to share their own observations and debate their opinions and feelings. Share your own observations of the hypothetical spending in this activity and add personal stories and activities.

Reflection & Discussion - 10 min

Use this time to check-in with them about how the first two weeks of expense tracking went, answer any questions, and see if there are any obstacles to adopting this habit that they can identify. Spend as much time here as you can, while ensuring that you leave time at the end to go over action steps.

- Ask them whether they will approach the tasks differently now that they completed the previous activity and have them identify the tracking tool they will use moving forward.
- Review how to use the expense tracking tabs in the [Expense Tracking and Budget Spreadsheet](#).
- Explain how to use the budget tab. Walk through each section of the budget. **They should use the same spreadsheet that started in week 1.**
 1. Ensure students understand that they will be developing a projected monthly budget, i.e. setting a spending limit and savings goal, based on their spending habits, which they are responsible for tracking.
 2. Their projected monthly budget, with their expected income, savings goals and expenses, should be entered in column B (“Projected Monthly Budget” section) in the first tab of the Expense Tracking and Budgeting spreadsheet (titled “Budget”). They can customize the expense categories in column A.
 3. Explain that they will enter their actual income and savings into the spreadsheet on a regular basis (rows 5-15 in the “Actual Income, Saving, & Expense Totals” section of the “Budget” tab). Their expense totals will automatically appear in the “Budget” tab under columns C-N (“Actual Income, Saving & Expense Totals” section). They will compare their actuals to their projected budget, and evaluate how well they are managing their budget. They should not be creating a new budget each month.
- Students may also opt to track their expenses and monitor their budget via an app. We recommend using one of the apps below. They are free, easy to use and provide easily reviewed summaries.
 - For Android: Expense Tracker by Indo Apps
 - For iPhone: Spending Tracker by MH Riley Ltd.
- Ask questions to confirm the students’ understanding of the process going forward.

Action Steps & Reinders - 5 min

All materials and directions can be found in the Money Coach Portal. Pull up the portal as you explain assignments.

1. **Expense Tracking** - Continue to track your expenses through the end of week 4. The completed expense tracker is worth \$15 towards your scholarship.
2. **Monthly Budget** - Create a personal monthly budget and use your expense tracker to assist you. The monthly budget is the first tab of the expense tracker. The monthly budget is worth \$15 towards your scholarship.
3. **Students should submit their completed expense tracker and monthly budget spreadsheet, by the end of week 4, under “One-on-One check-in 2” in the portal.**
 - a. Students must upload a file to successfully submit their assignment.
 - i. If they are using Google spreadsheet, they can upload any file (even a blank document) and then put the URL to their spreadsheet in the comments box.
 - ii. If they are using an Excel spreadsheet or some other tool, they can upload their Excel file, a screenshot of their budget and expense tracking from their app, or a picture of the notebook where they are keeping a written record.
4. [Enrollment Forms](#) and Action Steps - Stress opening a savings account & turning in the direct deposit forms. The first scholarship payment will be issued soon.
5. **REMINDER: They need to schedule their one-on-one check-in!**

Tiffany's Budget - Coach Version with answers

Step One: Track Expenses!

On the next page, you will find a list of expenses for a 17 year old named Tiffany. The list represents one month of her expenses. Categorize and summarize her spending to get a picture of how she typically spends her money.

Directions:

1. Review the list of transactions below (*Figure 1*).
2. For each transaction, select a spending category from the list below and enter it in the Spending Category column.
 - a. Food/Groceries
 - b. Entertainment
 - c. Auto/Gas
 - d. Personal items (clothing, shoes, personal care items)
 - e. Miscellaneous
 - f. Savings
3. Add up the totals for each type of expense using the Spending Summary table (*Figure 2*). 4. Answer the discussion questions with your small group.

Discussion Questions:

1. What did you notice about Tiffany's spending habits?
2. Which of these expenses are needs and which are wants?
3. Which of these expenses are recurring and which are one-time?

Figure 1

Tiffany's Monthly Spending & Saving			
Date	Transaction	Amount	Spending Category
5/2	Mobil Gas Station	\$20	Auto/Gas
5/4	McDonalds	\$7	Food/Groceries
5/4	Kohl's	\$25	Personal Items
5/5	Transfer to Savings	\$10	Savings
5/8	AMC Theater	\$15	Entertainment
5/8	Starbucks	\$5	Food/Groceries
5/9	Subway	\$6	Food/Groceries
5/10	Pick N Save	\$10	Food/Groceries
5/12	Walgreens	\$15	Personal Items
5/15	Transfer to Savings	\$10	Savings
5/15	Starbucks	\$5	Food/Groceries
5/18	Concert Tickets	\$45	Entertainment
5/18	Taco Bell	\$7	Food/Groceries
5/20	Mobil Gas Station	\$20	Auto/Gas
5/22	Haircut	\$60	Miscellaneous
5/23	Craft Store	\$8	Miscellaneous
5/24	Jimmy Johns	\$7	Food/Groceries
5/26	AMC Theater	\$15	Entertainment
5/28	Jamba Juice	\$5	Food/Groceries

Figure 2

Expense Type	Amount
Savings	\$20
Food/Groceries	\$52
Entertainment	\$75
Auto/Gas	\$40
Personal Items	\$40
Miscellaneous	\$68
Total	\$295

Step Two: Build a Budget!

Now that you can see how Tiffany likes to spend her money, make a realistic budget for her. You may have to reduce spending in some categories in order to make sure that Tiffany has enough money to cover her necessities. Keep in mind that the goal is to create a budget that Tiffany can realistically stick to. Take her spending habits and preferences into consideration.

Directions:

1. After reviewing Tiffany's spending habits and trends, come up with a monthly spending limit for each category. Enter the amounts into the table below (*Figure 3*).
2. Add up all of the amounts and determine if you have a surplus or a deficit. If you have a deficit, adjust your budget so that it balances.
3. Answer the discussion questions with your small group.

Discussion Questions:

1. Do you think Tiffany will be able to stick to this budget?
2. Could you stick to this budget? How would yours be different?
3. Imagine that, in 6 months, Tiffany will be going on a trip and needs \$150 of spending money.
 - a. How much should she save each month? Each week?
 - b. How would you adjust her budget to make sure that she reaches her goal?
 - c. Aside from decreasing her spending, how else could she reach her goal?

Figure 3

Tiffany's Budget		
	Monthly Spending Limit	Weekly Amount (divide by 4)
Income		
Part-time Job	\$260	\$65
Expense Category		
Savings (Pay Yourself First)	\$40	\$10
Food/Groceries	\$50	\$12.50
Entertainment	\$40	\$10
Auto/Gas	\$40	\$10
Personal Items	\$30	\$7.50
Miscellaneous	\$60	\$15
Total	\$260	\$65
Does the budget balance? The number below should be 0!		
Surplus or Deficit Income - Expense Total =	0	0

Week 4

One-on-One check-in #2

Main Prioritizes

1. Continue to build rapport and get to know each other.
2. Check to see if your students have access to the Money Coach Portal. Are they experiencing issues or have questions?
3. Review the concept of expense tracking and budgeting.
 - a. A budget is a record of your income, expenses and savings.
 - b. Expense tracking is important because it helps you understand where your money is going and whether your spending is aligned with your priorities and goal.
4. Review their expense tracker. There should be 4 weeks of expenses recorded. *(Detailed directions can be found in Week 1/Group Session 1 or Week 2/check-in 1.)*
 - a. Are they keeping up on it? Are they experiencing any obstacles?
5. Review their monthly budget. *(Detailed directions are below.)*
 - a. Is it realistic and complete?
 - b. Suggest adjustments and update their budget together.
6. Review their Financial Goal Checklist and have them record updates.

Additional Discussion Points

- Remind them that scholarship payments will be coming soon. They need to get their accounts open & direct deposit paperwork turned in ASAP if they don't want to wait until the end of the program for the money they earned.
- Review the Program Enrollment Guide.
 - Address any obstacles to getting their paperwork submitted and savings accounts open that they may be experiencing. Let the Program Manager know if assistance is required.

Monthly Budget Instructions

Work with your student to create a personal monthly budget, informed by their expense trackers. The monthly budget is the first tab of the Expense Tracker and Budgeting Spreadsheet. **They should be using the same spreadsheet that they started in Week 1.** They will use this budget throughout the program. Students should submit their monthly budget at the end of Week 4 under "One-on-One check-in 2" in the portal.

1. Ensure students understand that they will be developing a projected monthly budget, i.e. setting a spending limit and savings goal, based on their spending habits, which they are responsible for tracking.
2. Their projected monthly budget, with their expected income, savings goals and expenses, should be entered in column B ("Projected Monthly Budget" section) in the first tab of the Expense Tracking and Budgeting spreadsheet (titled "Budget"). They can customize the expense categories in column A.
3. Explain that they will enter their actual income and savings into the spreadsheet on a regular basis (rows 5-15 in the "Actual Income, Saving & Expense Totals" section of the "Budget" tab). Their expense totals will automatically appear in the "Budget" tab under columns C-N ("Actual Income, Saving, & Expense Totals" section). They will compare their actuals to their projected budget, and evaluate how well they are managing their budget. They should not be creating a new budget each month.

Students should submit their completed expense tracker and monthly budget spreadsheet, by the end of week 4, under "One-on-One check-in 2" in the portal.

- Students must upload a file to successfully submit their assignment.
 - If they are using Google spreadsheet, they can upload any file (even a blank document) and then put the URL to their spreadsheet in the comments box.
 - If they are using an Excel spreadsheet or some other tool, they can upload their Excel file, a screenshot of their budget and expense tracking from their app, or a picture of the notebook where they are keeping a written record.

Week 5

Group Session 3 - Money Path

Welcome - 10 mins

Do an [icebreaker](#). Talk to students about Money Coach Portal. Do they have questions? Ask the students about how their check-ins went, how expense tracking is going, and whether they have their bank accounts open yet.

Money Path - 40 mins

Objective:

- to explore how decisions about college, career, budgeting, and saving will impact long term goals and lifelong financial success.

Money Path is a browser-based app designed by SecureFutures to help students envision their futures. Through this session, students will:

- consider different education and career options for life after high school;
- explore how today's choices can impact a person's financial security and likelihood of achieving their financial goals;
- understand what financial planning is and why it is important.

Prepare to lead Money Path BEFORE THE GROUP SESSION:

1. Understand the [impact of Money Path](#) (3 mins) and watch this [demo video](#) (3 mins).
2. Watch this [training video](#) (64 mins).
3. Review [Money Path Session at a Glance](#) to understand how to allocate the time during the session.
4. Explore Money Path and build a few sample paths, so that you can use them as examples with the students. If you do not have a Money Path account, the Program Manager will ensure you get one.

Student Materials (also posted in Money Coach Portal):

- [Money Path Login](#)
- Class Code: (Will be included in email)
- [How to Use Money Path](#) (6 mins) - If you plan to screen share this video, [remember these tips](#).
- [Money Path Student Workbook](#)

Introduce Money Path to the students:

Money Path is a lesson focused on career and financial planning for young adults. You will explore different education and career options, build a personalized profile of yourself as a 23 year old, learn how to build a real realistic budget for yourself based on that profile, and consider the effect of your plan on how easy it is for you to achieve your financial goals.

Your Money Coach account will be available to you indefinitely! As you change or refine your plans, revisit the app and see how those adjustments will affect your financial outlook.

Main Activity

Group and one-on-one coaches will facilitate this lesson together. In virtual breakout sessions, each coach will walk a small group of students through a demo of Money Path. After you and the students have spent about 35 minutes in the app, encourage students to continue to create and revise multiple paths and explore all the different options that interest them over the next week. During the demo, it's important to spend time making sure each student creates their Money Path account. The class code to create an account will be given to you via email prior to the lesson. Once students have completed their path, they should download a copy to discuss with their one-on-one coach. In the event dividing students into breakout groups isn't an option, all coaches should facilitate the demo together.

To download a summary as a PDF, go to “My Paths” page. Choose the path that you are most interested in pursuing. Click on the green print button that appears in the lower right corner to download and save the file.

Action Steps & Reminders - 10 mins

All materials and directions can be found in the Money Coach Portal. Pull up the portal as you explain assignments.

1. **Expense Tracking** - They should continue to track their expenses and **turn it in at** the end of week 10. The expense tracker is worth \$15 towards their scholarship.
2. **Money Path** - Spend more time creating and editing paths in Money Path. They should discuss what they learn with their coach. They don't need to turn anything in.
3. [Enrollment Forms](#) - Stress opening a savings account & turning in the direct deposit forms and enrollment paperwork if students haven't yet.
4. **Test Drive Digital** - A fun and interactive activity that will help you put everything that you've learned in the program together. In Test Drive Digital, you will get to simulate a month in the life of a young adult. You will have to make decisions about how much to spend on typical monthly expenses and will get a sense of how to manage your cash flow. This activity is an eye opener for many students and will help you to understand the cost of living, especially if you have a family. **Test Drive Digital is an optional activity. It can be found in the portal under “Group Session 3”.**
5. **REMINDER: They need to schedule their one-on-one check-in!**

Week 6

One-on-One check-in #3

Main Priorities:

1. Review & update the Financial Goal Checklist.
2. Check to see if your students have access to the Money Coach Portal. Are they experiencing issues or have questions?
3. Review their expense tracker & compare it to their projected budget.
4. Discuss the Money Path reports.
 - a. What are your thoughts on Money Path?
 - b. What did you learn?
 - c. Did anything stand out to you? Did anything surprise you?
5. Discuss the Test Drive Digital activity. If they haven't completed it yet, they can do it anytime before the end of the program. It is an optional (but very impactful!) activity.
 - a. What was it like trying to make it through without spending more than your income?
 - b. What did you learn?

Additional Discussion Questions:

- Why is it important to have a plan for the future?
- How can or are you preparing for the next phase of your journey with what you know now?
- Does this change your needs, wants, and savings goals?

Week 7

Group Session 4 - To Your Credit, pt 1

Welcome - 10 mins

Do an [icebreaker](#). Talk to students about Money Coach Portal. Do they have questions or experience any problems? Ask the students about how their check-ins went, how expense tracking & budgeting is going, and whether they have their bank accounts open yet. What did they learn from Money Path and Test Drive Digital?

To Your Credit - 45 mins

Objective:

- *to understand how credit cards work, the importance of knowing their credit score and monitoring their credit report, the benefits of maintaining good credit and how to build it.*

To Your Credit is one of the lessons in SecureFutures' Money Sense program. Through this session, students will:

- define credit and list the benefits of responsible use and the consequences of misuse;
- identify the critical features of a credit card and compare the terms of credit card offers;
- define credit score and credit report and explain the role they play in acquiring credit;
- identify ways to build and improve credit.

Prepare to lead To Your Credit BEFORE THE GROUP SESSION:

- Watch this [training video](#) (13 mins).
- Review the [To Your Credit presentation](#).
- Review the [To Your Credit instructor notes](#).
- Review the [To Your Credit student workbook](#). - fillable PDF, also posted in Money Coach Portal.

Introduce To Your Credit to the students:

Credit is an important financial concept for you to understand. You will begin to receive credit card offers soon and you may take out student loans for college. It is critical that you build a good understanding of credit and the role it plays in your financial life.

You should only present as much of this lesson as you can in 45 minutes. You will pick up where you left off on week 9. A few of the activities in the lesson may not transition as easily to the virtual format. Feel free to adapt or exclude, as necessary. This presentation has videos in it, so you will need to [screen share the same way](#) as in week 1.

Action Steps & Reminders - 5 mins

All materials and directions can be found in the Money Coach Portal. Pull up the portal as you explain assignments.

1. **Expense Tracking** - They should continue to track their expenses and **turn it in** at the end of week 10. The expense tracker is worth \$15 towards their scholarship.
2. **Credit Interview** - Talk with someone about their experience with credit. The goal is to learn from their story and share what you have learned from the Money Coach Program. Write a summary of your conversation and discuss it with your coach.
3. **REMINDER: They need to schedule their one-on-one check-in!**

Week 8

One-on-One check-in #4

Main Priorities:

1. Review & update the Financial Goal Checklist.
2. Check to see if your students have access to the Money Coach Portal. Are they experiencing issues or have questions?
3. Review their expense tracker & compare it to their projected budget.
4. Answer any questions they have about credit.
5. Discuss the credit interview.

Additional Discussion Questions:

- Do you personally know anyone with a credit card?
 - What has their experience been like?
 - What are your fears surrounding credit cards?
- Do you plan to get a credit card?
 - How do you plan to use your credit card?
 - Do you have any specific questions?

Week 9

Group Session 5 - To Your Credit pt 2

Welcome - 10 mins

Do an [icebreaker](#). Talk to students about Money Coach Portal. Do they have questions or experience any problems? Ask the students about how their check-ins went, how expense tracking & budgeting is going, and whether they have their bank accounts open yet.

To Your Credit - 40 mins

Pick up where you left off with the To Your Credit lesson. Get as far as you can in the next 40 minutes. It is okay if you don't finish the lesson.

- [To Your Credit presentation](#)
- [To Your Credit instructor notes - Loan Officer Activity Script](#)
- [To Your Credit student workbook](#)

Action Steps - 10 mins

All materials and directions can be found in the Money Coach Portal. Pull up the portal as you explain assignments.

1. **Expense Tracking** - They should continue to track their expenses and **turn it in** at the end of week 10. The expense tracker is worth \$15 towards their scholarship.
2. **Students should submit their completed expense tracker, by the end of week 10, under "One-on-One check-in 5" in the portal.**
 - a. Students must upload a file to successfully submit their assignment.
 - i. If they are using Google spreadsheet, they can upload any file (even a blank document) and then put the URL to their spreadsheet in the comments box.
 - ii. If they are using an Excel spreadsheet or some other tool, they can upload their Excel file, a screenshot of their budget and expense tracking from their app, or a picture of the notebook where they are keeping a written record.
3. **REMINDER: They need to schedule their one-on-one check-in!** This is the last check-in.

Week 10

One-on-One check-in #5

Main Priorities:

1. Review & update Financial Goal Checklist.
2. Check to see if your students have access to the Money Coach Portal. Are they experiencing issues or have questions?
3. Review their expense tracker & compare it to their projected budget. Remind students to turn in their expense tracker at the end of the week under “One-on-One check-in 5” in the portal.
4. Answer any questions they have about credit.
5. Remind students that the final round of scholarship payments will be coming soon. They need to get their accounts open & direct deposit paperwork turned in ASAP if they don’t want to forfeit the money they earned.
6. Wrap up Final check-in. Since this is your last check-in, discuss possible ways to continue mentorship after Money Coach Ends.

Additional Discussion Questions:

- How can credit work in our favor?
- How can credit work against us?
- How do you feel about making financial decisions? Are you more confident now?
- What has been the highlight of the program?
- What are you still unsure about?

Students should submit their completed expense tracker, by the end of week 10, under “One-on-One check-in 5” in the portal.

- Students must upload a file to successfully submit their assignment.
 - If they are using Google spreadsheet, they can upload any file (even a blank document) and then put the URL to their spreadsheet in the comments box.
 - If they are using an Excel spreadsheet or some other tool, they can upload their Excel file, a screenshot of their budget and expense tracking from their app, or a picture of the notebook where they are keeping a written record.

Week 11

Group Session 6 - Program Review & Wrap Up

Welcome - 10 mins

Do an [icebreaker](#). Talk to students about Money Coach Portal. Do they have questions or experience any problems? Ask students about how their check-ins went, how expense tracking & budgeting is going, and whether they have their bank accounts open yet.

PART 1: Future Budget - 20 mins

Objectives:

- to build a budget based on how they will spend next year (college, workforce or continuing high school),
- to understand the importance of developing a plan for saving money for the future, and
- to understand why completing FAFSA early will help solve for how much money they will need to find for college.

A major event in a student's life will be their transition from high school to living independently. For students pursuing higher education, managing financial aid, student loans and personal spending can be complicated and stressful. For students going directly into the workforces, managing independent life and income from a full-time job will be a new experience that can be stressful. Students who are younger and will not be graduating also face new decisions, experiences, and expenses that they will need to plan for. Building a budget now will help prepare them to transition into those new stages of life.

NOTE: You should have each budget open and ready to be shared to help facilitate the activity. They can all be found in the portal.

Describe the sections of each budget (these will be different depending on which budgets the students choose) to ensure students know how to complete the spreadsheets or worksheets. Monitor their progress, providing coaching as needed. This is also a good opportunity for students to use the information in their Money Path profiles, if they will be graduating soon.

Students that plan to attend college should research the costs of a school that they want to attend and use that data in their budget. A great website for that is College Scorecard (<https://collegescorecard.ed.gov/>). If they have received their financial aid package, they can reference the information from there. Stress the importance of completing the budget in a way that minimizes their student loan payments as much as possible.

Students that plan to enter the workforce or begin an apprenticeship should research how much they can expect to earn in the first year and use that when building their budget.

For students who will be in high school have them consider the following questions: Where will their money come from? Will they get a job? What will they be saving for?

When complete, make sure the students save their budget to revisit in the future. Suggest that they save copies of the other budget templates, as well, so they can access them if they need them.

PART 2: Program Review - 25 mins

Review the main concepts from the program. See if the students can complete the prompts.

- A budget is...
- It is important to track your expenses because...
- Ways that you can manage your accounts and avoid fees are...
- It's important to avoid check cashing stores because...
- We should use credit responsibly because...
- Benefits of thinking about your long-term goals now are...
- If you start saving for your financial goals and retirement as a young adult...

Use the remaining time to talk about what the students learned through Money Coach. Ask them what their favorite parts were. Check to see if they have any outstanding questions that you can address.

Action Steps, Reminders & Wrap Up - 5 min

The Program Manager will wrap up the session and let students know about any additional action steps they need to complete, including completing the post survey. Students will earn \$15 for completing the survey by the due date. They will also review the resources that the students will be able to access after the program (Money Path, [Money Sense On Demand](#)) and encourage students to stay in touch with their coaches.



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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