



## Site Partner Handbook

## Money Coach Program Managers:

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## Program Calendar

<b>Orientation</b> <i>Program Kickoff &amp; 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>	<b>Week 1</b> <i>Group Session - Check It Out</i>	<b>Week 2</b> <i>1:1 w/coach, Expense Tracker Due at the end of week 4</i>	<b>Week 3</b> <i>Group Session - Expense Tracking &amp; Budgeting</i>
<b>Week 4</b> <i>1:1 w/coach, Expense Tracker &amp; Monthly Budget due at the end of week 4</i> <i>Expense Tracker is worth \$15. Monthly Budget is worth \$15</i>	<b>Week 5</b> <i>Group Session - Money Path</i>	<b>Week 6</b> <i>1:1 w/coach, Expense Tracker due at the end of week 10</i>	<b>Week 7</b> <i>Group Session - To Your Credit, pt 1</i>
<b>Week 8</b> <i>1:1 w/coach, Expense Tracker due at the end of week 10</i>	<b>Week 9</b> <i>To Your Credit, pt 2 Independent Living: Buying a Vehicle/Renting an Apartment</i>	<b>Week 10</b> <i>1:1 w/coach, Expense Tracker due at the end of week 10</i> <i>Expense Tracker is worth \$15</i>	<b>Week 11</b> <i>Group Session- Future Budget, Review &amp; Wrap Up</i> <i>Post survey is worth \$15</i>



## Site Partner Responsibilities

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As a site partner, you hold a very valuable role on the Money Coach team. To ensure that we are able to provide quality programming for the students, please see list of responsibilities below:

- Attend Site Partner training and meetings, as requested.
- Identify dates and times to hold Money Coach group sessions.
- In the event programming has to transition to a virtual structure, set up the Google Meet/Zoom for the group sessions.
  - Generate a link and share with the Program Manager before the first session. You only need to create one, reusable link.
  - Be available to start Money Coach sessions and admit students, volunteers and program staff.
- Help to recruit students for the program.
- Make sure the room is unlocked and be physically present during group sessions as “day of” contact for students, volunteers and program staff.
- Support students as they complete enrollment paperwork and help staff to secure paperwork from all students.
  - The Program Manager will keep you updated on paperwork collection.
- Serve as a liaison between students and Money Coach Program Manager.
  - Remind students of upcoming group sessions and check ins.
  - Reach out to them at the start of the group sessions and check ins if they don’t show up.
- Provide space for students to check in with their coaches.
  - Issue out passes to allow students to leave class to check in with their coaches.
  - Manage the group of students while they wait to check in with their coaches.
- Ensure access to the technology if needed for the sessions and check ins.
- Communicate with other school personnel to garner support for the program and ensure smooth facilitation of the program.

**NEW**

# 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 in person unless otherwise stated, 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.
- Share brief updates with One-on-one Coaches to keep them informed on what happened during the group sessions in biweekly, required coach calls.
- 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 16 hours (not including travel time) of prep and coaching time, plus training, over 15 weeks.

## Preferred Talents and Interests

- Desire to work and build meaningful relationships with teenagers who come from historically marginalized communities.
- 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 One-on-One sessions in person, with reasonable expectations. If you will not be on time, communicate with the Site Partner and Program Manager. Planned absences need to be communicated in advance.
- Meet in small groups for up to 20 minutes and then individually with assigned students for about 15 minutes, every other week. Check-ins will take place at site location.
- 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.**
- Share brief updates with Group Coach to keep them informed of what is happening during check-ins in biweekly required coach calls.
- 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, and are optional for one-on-one coaches. Each session lasts about 60-75 minutes. Volunteers will also spend a total of 60-90 minutes checkin in with students every other week. The total volunteer commitment is up to 16 hours (not including travel time) of coaching time, plus training, over 15 weeks.

## Preferred Talents and Interests

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

# Money Coach Student Profile

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## Money Coach Program

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

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

## Student Responsibilities

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

## Expected Commitment

The Money Coach program follows an 11 week schedule. Group sessions are held every other week, for a total of six sessions. Each group session lasts between 60 - 75 minutes and is held in person unless otherwise stated. For the weeks between the group sessions, students work independently to complete their assignments and meet with their One-on-One Coach.

## Eligibility Requirements

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

## Session Structure Overview

The Money Coach Program is an 11-week intensive, hands-on program designed for high school juniors and seniors. Every other week students will attend an in person group financial lesson facilitated by coaches. Sessions are 60-75 minutes long. In the weeks between each of these sessions, students will meet with their One-on-One Coach in person unless otherwise stated. These meetings will take place at the school or community based organization.

### 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. Group sessions are optional for One-on-one Coaches. When in attendance, One-on-One Coaches should support the Group Coach and encourage students participation through discussion.

### One-on-One Check Ins

One-on-One Coaches will start with their students in a small group for up to 20 minutes to break the ice and to follow-up on content from the previous session. One-on-One Coaches will then meet with students individually for up to 15 minutes. During the One-on-One sessions, students can expect to complete tasks and assignments to ensure full understanding of what is taught during the group sessions. Additional weekly communication by email, text, or call is encouraged!

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

- Getting to know each student, what motivates them, and what challenges they may face.
- Wellness check-in: how are things going 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.

Program Plan by Week	
<b>Program Orientation:</b> Program Enrollment <ul style="list-style-type: none"><li>● <i>Action Step: Complete enrollment forms ASAP</i></li><li>● <i>Session Activity: financial goal checklist</i></li></ul> <b>Week 1:</b> Group Session 1- Welcome & Check It Out <ul style="list-style-type: none"><li>● <i>Session Activity: Prezi presentation</i></li><li>● <i>Action Step: Expense tracker due at the end of week 4</i></li></ul> <b>Week 2:</b> One-on-one check-in #1 <ul style="list-style-type: none"><li>● <i>Small Group: Tiffany's Budget</i></li></ul> <b>Week 3:</b> Group Session 2 - Expense tracking and budgeting <ul style="list-style-type: none"><li>● <i>Session Activity: The Bean Activity</i></li><li>● <i>Action Step: Monthly budget &amp; Expense tracker due at the end of week 4</i></li></ul> <b>Week 4:</b> One-on-one check-in #2 <ul style="list-style-type: none"><li>● <i>Small Group: Identity Theft</i></li></ul> <b>Week 5:</b> Group Session 3: Money Path <ul style="list-style-type: none"><li>● <i>Session Activity: Complete Money Path Report</i></li><li>● <i>Action Step: Expense tracking due at the end of week 10</i></li></ul>	<b>Week 6:</b> One-on-one check-in #3 <ul style="list-style-type: none"><li>● <i>Small Group: Money Path Reaction</i></li></ul> <b>Week 7:</b> Group Session 4: To Your Credit (part 1) <ul style="list-style-type: none"><li>● <i>Session Activity: Compare credit card offers</i></li><li>● <i>Action Step: Expense tracking due at the end of week 10</i></li></ul> <b>Week 8:</b> One-on-one check-in #4 <ul style="list-style-type: none"><li>● <i>Small Group: Credit Interview</i></li></ul> <b>Week 9:</b> Group Session 5: To Your Credit (part 2) & Independent Living <ul style="list-style-type: none"><li>● <i>Session Activity : What's Your Credit Score</i></li><li>● <i>Action Step: Expense tracking due at the end of week 10</i></li></ul> <b>Week 10:</b> One-on-one check-in #5 <ul style="list-style-type: none"><li>● <i>Small Group: Check ins Wrap Up</i></li></ul> <b>Week 11:</b> Group Session 6: Future Budget, Review and Wrap Up <ul style="list-style-type: none"><li>● <i>Session Activity: Future Budget</i></li><li>● <i>Action Step: Post Survey due Friday</i></li></ul>



# Money Coach Program Enrollment Guide

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

## Enrollment Checklist

*Mark off the steps as you complete them.*

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

### 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 session. Students will be encouraged to reach out to staff and site partners with questions.

### Coaches:

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

## Savings Account and Scholarship Payment Processes

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

### Students:

- Students will be responsible for opening 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 (max of \$120). They will receive \$20 for each one-on-one check-in they complete (max of \$100). Students will be paid per benchmark submitted on time (max of \$130). 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)



## *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.*

### **Program Managers:**

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