

 *Secure Futures*
Money Coach



Money Coach Handbook

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My Money Coach Students

Name	Preferred Contact Info	Interests/Goals

Contact Information

Stephaine Crosley, Program Manager stephaine@securefutures.org , (414) 243-9130	Kiana Ayala, Program Manager kiana@securefutures.org , (414) 553-1607
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Site Partner Name:	
Email:	Phone:

Coach Name:	
Email:	Phone:

Coach Name:	
Email:	Phone:

Coach Name:	
Email:	Phone:

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 - Check It Out</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 Independent Living: Buying a Vehicle/Renting an Apartment</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 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	
<p>Program Orientation: Program Enrollment</p> <ul style="list-style-type: none"> ● <i>Session Activity: financial goal checklist</i> ● <i>Action Step: Complete enrollment forms ASAP</i> <p>Week 1: Group Session 1- Welcome & Check It Out</p> <ul style="list-style-type: none"> ● <i>Session Activity: Prezi presentation</i> ● <i>Action Step: Expense tracker due at the end of week 4</i> <p>Week 2: One-on-One check-in #1</p> <ul style="list-style-type: none"> ● <i>Small Group: Tiffany's Budget</i> <p>Week 3: Group Session 2 - Expense tracking and budgeting</p> <ul style="list-style-type: none"> ● <i>Session Activity: The Bean Activity</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> <ul style="list-style-type: none"> ● <i>Small Group: Identity Theft</i> <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> <ul style="list-style-type: none"> ● <i>Small Group: Money Path Reaction</i> <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> <ul style="list-style-type: none"> ● <i>Small Group: Credit Interview</i> <p>Week 9: Group Session 5: To Your Credit (part 2) & Independent Living</p> <ul style="list-style-type: none"> ● <i>Session Activity : What's Your Credit Score</i> ● <i>Action Step: Expense tracking due at the end of week 10</i> <p>Week 10: One-on-One check-in #5</p> <ul style="list-style-type: none"> ● <i>Small Group: Check-ins Wrap Up</i> <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 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 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 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 on 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 checking 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 and build meaningful relationships with teenagers who come from historically marginalized 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 session associated with your role in person, 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.).
- Share brief updates with One-on-One Coaches to keep them informed of their students' participation during group sessions in biweekly, required coach calls.
- Determine and maintain the pace of the curriculum so that it matches the students' progress and capabilities.

One-on-One Coach Responsibilities

- 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 its 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 students' scholarships. 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.

Site Partner Responsibilities

- Attend Site Partner training and meetings, as requested.
- Identify dates and times to hold Money Coach 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 and have a presence at each meeting.

- Help to recruit students for the program.
- Make sure the room is unlocked and be physically present during group sessions as the “day-of” contact for the students, volunteers and program staff.
- Support students as they complete enrollment paperwork and help staff to secure paperwork from all students.
- 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 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.

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 and check-ins 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 (maximum of \$120). They will receive \$20 for each one-on-one check-in they complete (maximum of \$100). Students will be paid per benchmark submitted on time (maximum 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 5-11 (up to \$170)

Technology

Group sessions will be in person. In the event the program has to transition to virtual, below are some things to keep in mind.

Group Calls - If group sessions transition to virtual, group sessions 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 Tips for Virtual Sessions

- 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 Tips for Virtual Sessions

- Welcome students, participate in icebreaker questions, and encourage student participation.
- Check-in with students, in the moment, if they don't show up to the session (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.

Money Coach Portal - 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. Students and coaches 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 is a navigation menu with options: Home, Dashboard, Notifications, My Profile, and Logout. Below the menu is a search bar. The main content area features a progress bar for the 'Money Coach Program' with four steps: 1. View Student Submission (43.33% accessed), 2. Group Session 1 (66.67% accessed), 3. One-on-One Check in 1 (66.67% accessed), and 4. Group Session 2 (80% accessed). Each step has a 'CONTINUE' button. The dashboard also includes a welcome message from Kiana: 'Hi Kiana. Everything that you need for Money Coach can be found below. The sessions are in order by week and have all the materials and resources you'll need to be successful in the program. You're going to do great! Have fun!'.

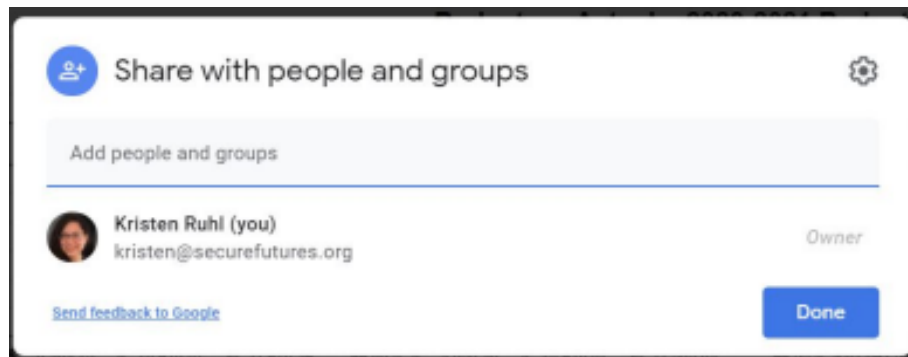
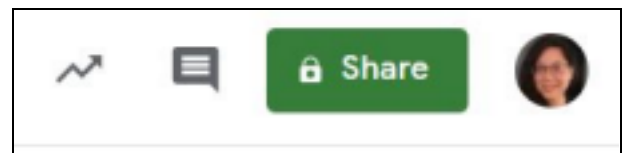
All of the materials that the students need will be organized by week and session. They will find a guide for each group session, any materials that they will need for the group session, instructions for the action steps that will be assigned at the end of each group session, and discussion guides to 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 - If a student is absent during the day of check-ins, it is their responsibility to reach out to their coach to set up a time to connect with their coach by phone or video conferencing (in-person check-ins are our preferred method) by the next group session. The check-ins should take place on the platform preferred by the students. Some may prefer a phone call to a video call. **Report completion of check-ins to the Program Manager, via email, as soon as the check-ins occur.**

Google Docs & Google Sheets - Encourage students to share what they are working on (expense tracking and budgeting assignments) by sharing the link to their documents with you, or by screen sharing if meeting virtually. 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 Facilitation & Best Practices

The Group Coach sets the tone for group sessions and leads the students through the curriculum while the One-on-One coaches (when in attendance) provide support. Below are some tips for successful preparation and facilitation.

Preparation:

- Familiarize yourself with the technology that will be used at your site.
- If virtual, 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 session. Everything you will need is in the session guides.
- Remind students to refer back to weekly session guides for their assignments.
- Decide what type of support you want from the other coaches. They can assist with group discussions, screen share for you, share personal stories, monitor student engagement etc.

Facilitation:

- Have all of the necessary links and materials opened 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!** Building a rapport with students may take some time. Site Partners and Program Managers will be available to serve as support and assist with student engagement.
- **After the session is finished, the coaching group should connect by phone, video conferencing, etc to provide updates. Updates can include details about topics and activities covered during the session as well as information regarding students participation and progress.**

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. The students may be hesitant or feel awkward.
- 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 to 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

↳ **Why**

↳ **Why**

↳ **Why**

↳ **Why**

↳ **Why**

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.** It is also beneficial to give these updates with the Group Coach as well so they can follow up with students at the next session if needed.

One-on-One check-ins happen on the weeks in between the group calls and last at least 15 minutes. Check-ins will take place at the site's location. If a student is absent during the day of check-ins, it is their responsibility to contact their Coach to schedule the check-in at a time that works well for both parties. Once scheduled, they should take place via virtual call or phone call, whichever the student prefers. (Please note, we will always strongly encourage students to make their scheduled, in-person check-ins).

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 session. In the [Weekly Guides section](#) of the handbook, you will find discussion questions to help you connect the topics from the group sessions 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.

Role During Group Sessions

One-on-One coaches are expected to attend orientation. If you plan to attend the group sessions, below are things you can do during sessions to support the Group Coach.

- Discuss with the Group Coach ways you can help support them during the group session.
- When the group session starts, take note of whether your students are present. 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.
- Share your personal stories, experiences as it relates to the topics.

If group sessions transition to virtual, below are ways to support in addition to the points mentioned above.

- Be prepared to step in to screen share in case one of the other coaches has internet or tech issues, (if group sessions are virtual)
- Assist with any other engagement techniques that the Group Coach may decide to use (chat, reactions, informal polling, storytelling, etc.).

Weekly Guides for Group Calls and Check-ins

Pre Program - Orientation

Program Kickoff - Getting to Know You

Welcome - 25 mins

Program Manager will lead orientation and cover the following:

- Overview of program
- Student expectations
- Money Coach Portal & Registration
- Student Enrollment Packet & Interest Form

Introduction of Students and Coaches / Breakout - 35 mins

The Program Manager will turn it over to the Group Coach to introduce themselves and complete an ice breaker question with the students. Next, the Group Coach will turn it over to the One-on-One coaches to introduce themselves and break coaches and students into small breakout groups. Groups should have a 4 students - 1 coach ratio. That coach will serve as the students One-on-One Coach for the remainder of the semester.

Small Group “Get to Know You”

In small groups students and coaches will spend some time getting to know each other more. One-on-One coaches should introduce the Financial Goal Checklist and work with the students to begin filling it out. During this time, the Group Coach can mingle amongst the small group.

Actions Steps/ Reminders - 5 minutes

The Program Manger will get everyone back together as a large group to discuss action steps and reminders.

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

Week 1

Group Session 1 - Check It Out

Welcome - 5 mins

The Program Manager will review program logistics & enrollment steps.

Money Coach Portal check-in - 5 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.

Check It Out- 40 mins

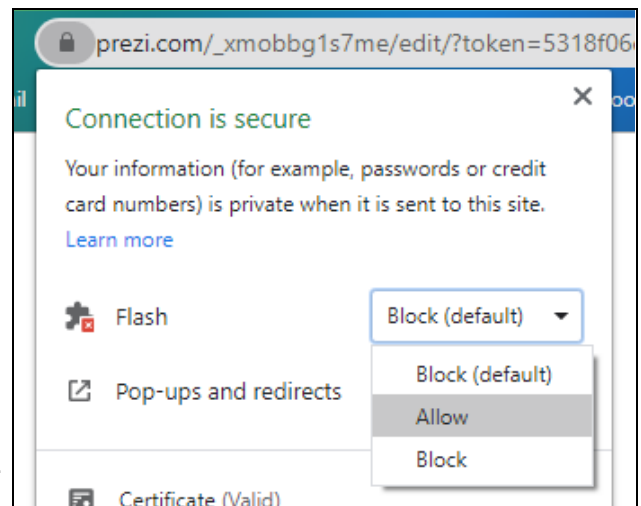
Objectives:

- To learn about financial institutions options.
- To learn about online and mobile banking.
- To gain confidence in account management skills by understanding key terms.
- To understand how check cashing stores can cost more money than having a bank account.
- To recognize how your identity could be stolen and ways to protect it.

Cover part 1 of the [Check It Out](#) prezi presentation. Use [the instructor notes](#) to assist you with facilitation. 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, how to write a check, 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.

If presenting virtually, 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 - 10 mins

Students will earn money for completing action steps by the 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. **Open an account and submit the direct deposit form by session 3** to 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 is log money that is 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. **REMINDER: Plan to meet with your One-on-One Coach during the bi-week for at least 15 minutes.** If you are absent from school that day, **it is your responsibility to set up a time to connect with your coach by phone or video conferencing before the next group session.** Please note, in person check-ins are our preferred method. 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

Small Group Discussion Points and Activity (20 Mins)

1. Build rapport and get to know each other. The most important part about One-on-One check-ins is establishing a relationship with the student.
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. Learn whether students have completed all the [enrollment steps](#). Provide assistance, as needed. 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.
5. Complete [Tiffany's budget](#) with the group.

Small Group Activity - Tiffany's Budget

Direct students to Tiffany's Budget activity in the portal. Answer key can be found [here](#). Walk through the instructions and the 2 different sections of the activity to ensure students understand how to complete it.

Talking Points

Before you can build a budget and make decisions about how you plan to use your money in the future, you need to know how you are currently using it and what it means to you. This will give you a realistic starting point for building a budget. [Tiffany's Budget](#) will give you practice with tracking expenses, making observations about spending habits, and building a budget.

Through tracking your expenses, you can figure out which expenses are fixed and which are variable.

- *Fixed expenses are recurring expenses of typically the same amount.*
- *Variable expenses are expenses you have control over when and how much you spend. These expenses typically do not recur each month.*

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.

One-on-One Discussion Points (15 Mins per student)

1. Follow up with their [Financial Goal Checklist](#) and use it to guide discussion.
 - a. If they have not opened a savings account, that should be the #1 action item for them.
2. Review the expense tracker and make sure they are set up with a tool to record their expenses (*Detailed directions below.*)
3. Follow-up on topic(s) that were covered in the prior week to ensure students have a good understanding.

"Get to know you" questions: 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?

- What is the transition back to in-person learning like for you? 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?
 - 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 account open?
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

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 do is log money that is 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 - 5 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.

Continue Check It Out - 20 mins

Refer back to working on *Tiffany's Budget* during last week's check-in. Briefly touch on the importance of tracking expenses. Use this segway to continue presenting the [Check It Out](#) prezi. Stop at the "Identity theft" slide. Explain to students that section will be covered during the next check-in. Transition into *The Bean Game* activity.

The Bean Game - 20 mins

Objectives:

- *To understand why and how to track expenses*
- *To link expense tracking to the development of a personal budget*
- *To understand how personal experiences and values affect your money management decisions*

Now that you have practice tracking experience during last week's check-in, today's group session activity, *The Bean Game*, will give you practice to evaluate your needs versus wants to create a budget as well as get exposure to dealing with financial hardships.

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.
- It helps you identify your *needs* (something necessary to live/for survival) versus your *wants* (something desired but not necessarily needed to live/for survival).

Through tracking your expenses, you can figure out which expenses are *fixed* and which are *variable*.

- *Fixed expenses* are recurring expenses of typically the same amount.
- *Variable expenses* are expenses you have control over when and how much you spend. These expenses typically do not recur each month.

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.

The Bean Activity (*From Next Gen Personal Finance*)

Hand out [“The Bean Game”](#) activity to the students. The activity can also be found in the portal if needed. In this activity, students will be given the opportunity to evaluate their needs versus wants to create a budget as well as get exposure to dealing with financial hardships. Walk through the instructions with the students and divide them up into small groups before beginning the activity. This activity can be found below the instructions. You have mock examples of the activity on the following pages.

1. Students are given 20 beans to use as their “income”. They have to divide the beans amongst several spending categories based on what they deem important to create a budget for themselves.
2. After splitting up the beans into spending categories, students answer the following reflection questions with their group.
 - a. Explain the reasoning behind how you spent your 20 bean income.
 - b. Take a moment to think about your values around money. Then, look at the top three to four categories where you are spending most of your beans. How do these choices reflect your values around money?
 - c. Compare what you spent your beans on with those in your group. What similarities and differences did you notice?
3. Next, students have to remove 7 beans from their budget and answer another set of reflection questions with their small groups.
 - a. Think about how you chose to remove the 7 beans. What tradeoffs did you have to make? How did you decide which categories to cut down on?
 - b. What did you learn about yourself and your values around money through the process of cutting down your budget?
 - c. Compare what you spent your beans on with those in your group. What similarities and differences did you notice?
4. Lastly, come back together as a whole group to discuss the final reflection questions.
 - a. Did the cost of any of the categories and options surprise you? Which ones and why?
 - b. What previous experiences in your life influence how you would allocate your beans across your budget?
 - c. What 3 main takeaways did you learn from this activity to help you create strong, realistic budgets for yourself in the future.

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 and Budgeting Spreadsheet](#). The monthly budget is worth \$15 towards your scholarship.
 - a. 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.
 - b. 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.
 - c. 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.

- d. *Students may also opt to track their expenses and monitor their budget via an app.
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.**
- Students must upload a file to successfully submit their assignment.
 - If they are using Google spreadsheet, they must 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.
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: Plan to meet with your One-on-One Coach during the bi-week for at least 15 minutes.** If you are absent from school that day, **it is your responsibility to set up a time to connect with your coach by phone or video conferencing before the next group session.** Please note, in-person check-ins are our preferred method. Remember, **each check-in is worth \$20** towards your scholarship. In your check-in be prepared to discuss the following:
- Any issues you are currently experiencing as it relates to opening an account.
 - Your expense tracker.
 - Your monthly budget.
 - Your [Financial Goal Checklist](#). Review and continue working on it ahead of time. You do not need to turn it in.



Bean Game Examples

Below are some completed examples of The Bean Game activity. Please note that responses can vary. Feel free to create your own example to show students.


20 Beans Example


Housing	
Living with family, sharing cost of utilities	DD
Share an apartment or house with roommates	DDDD
Rent your own place	DDDDDD

Food	
Cook at home; dinner out once a week	DD
Frequent fast food lunches and weekly dinner out	DDDD
All meals away from home	DDDDDD



Insurance		
Auto	No coverage (ONLY if select no car below)	No cost



Clothing		
Clothing	Wear present wardrobe	No cost



	Liability coverage only	☐☐
	Comprehensive coverage	☐☐☐☐
Health and Disability	No coverage	No cost
	Basic health coverage	☐☐
Property	No coverage	No cost
	Renters insurance	☐



	Shop at discount or thrift stores	☐
	Shop for new clothes	☐☐
	Shop for designer clothes	☐☐☐☐
Laundry	Do laundry at parents' house	No cost
	Use laundromat, some dry cleaning	☐
	Rent or purchase washer and dryer	☐☐

Transportation

Walk or bike	No cost
Ride bus or join carpool	☐
Buy fuel for family car	☐☐
Buy a used car and gas	☐☐☐☐
Buy new car and gas	☐☐☐☐☐

Recreation

Hiking, hanging out with friends, scrolling your phone	No cost
Streaming service for music, TV, movies	☐
Movie theaters, gym membership, clubs or hobby groups	☐☐
Concerts, sporting events	☐☐
Big vacations	☐☐☐

Furnishings

Second-hand from relatives or friends	No cost
Buy at a garage sale, thrift shop, or used online	☐
Rent furniture or live in furnished apartment	☐☐
Buy new furniture	☐☐

Communication

No phone	No cost
Phone with limited data	☐
Phone with unlimited data	☐☐
Wifi at your home	☐

Personal Care

Basic products: soap, shampoo, toothpaste, make-up, etc.	☐
Occasional professional haircuts, basic personal care products	☐☐

Gifts

Make your own	☐
Purchase cards or small gifts occasionally	☐☐



Regular hairstyling, nails, name brand personal care products	○○○
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Purchase frequent gifts for family and friends	○○○
Contributions to charities and/or religious groups	○



Savings	
Keep cash in a piggy bank at home	No cost
5% of income	○
10% of income	○○
Invest for retirement	○○

13 Beans Example



Housing	
Living with family, sharing cost of utilities	○○
Share an apartment or house with roommates	○○○
Rent your own place	○○○○



Food	
Cook at home; dinner out once a week	○○
Frequent fast food lunches and weekly dinner out	○○○
All meals away from home	○○○○



Insurance		
Auto	No coverage (ONLY if select no car below)	No cost
	Liability coverage only	○○
	Comprehensive coverage	○○○
Health and Disability	No coverage	No cost



Clothing		
Clothing	Wear present wardrobe	No cost
	Shop at discount or thrift stores	○
	Shop for new clothes	○○
	Shop for designer clothes	○○○

	Basic health coverage	DD
Property	No coverage	No cost
	Renters insurance	D

Laundry	Do laundry at parents' house	No cost
	Use laundromat; some dry cleaning	D
	Rent or purchase washer and dryer	DD

Transportation	
Walk or bike	No cost
Ride bus or join carpool	D
Buy fuel for family car	DD
Buy a used car and gas	DDD
Buy new car and gas	DDDD

Recreation	
Hiking, hanging out with friends, scrolling your phone	No cost
Streaming service for music, TV, movies	D
Movie theaters, gym membership, clubs or hobby groups	DD
Concerts, sporting events	DD
Big vacations	DDDD

Furnishings	
Second-hand from relatives or friends	No cost
Buy at a garage sale, thrift shop, or used online	D
Rent furniture or live in furnished apartment	DD
Buy new furniture	DD

Communication	
No phone	No cost
Phone with limited data	D
Phone with unlimited data	DD
Wifi at your home	D

Personal Care	
Basic products: soap, shampoo, toothpaste, make-up, etc.	D
Occasional professional haircuts, basic personal care products	DD
Regular hairstyling, nails, name brand personal care products	DDD

Gifts	
Make your own	D
Purchase cards or small gifts occasionally	DD
Purchase frequent gifts for family and friends	DDD
Contributions to charities and/or religious groups	D





Savings	
Keep cash in a piggy bank at home	No cost
5% of income	1 coin
10% of income	2 coins
Invest for retirement	2 coins

Week 4

One-on-One check-in #2

Small Group Discussion Points and Activity (20 Mins)

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. Learn whether students have completed all the [enrollment steps](#). Provide assistance, as needed. 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.
4. 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.
5. Finish [Check It Out](#) presentation with the group.

Small Group Activity - Identity Theft

Go through the "Identity theft" section of the [Check It Out](#) presentation and have a conversation with the students. Use the following questions to guide the conversation.

- What personal information do you think you have out in the world?
- Do you know anyone who has had their personal information stolen? What was their experience like?
- What's one step/strategy you can take to protect yourself?
- What steps should you take if you experience identity theft?

One-on-One Discussion Points (15 Mins per student)

1. Follow up with their [Financial Goal Checklist](#) and use it to guide discussion. Have students record updates.
 - a. If they have not opened a savings account, that should be the #1 action item for them.
2. 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.) Remind students to submit their expense tracker/monthly budget by the end of week 4, under "One-on-One check-in 2" in the portal.
 - a. Are they keeping up on it? Are they experiencing any obstacles?
3. Review their monthly budget. (Detailed directions are below.)
 - a. Is it realistic and complete?
 - b. Suggest adjustments and update their budget together.
4. Follow-up on topic(s) that were covered in the prior week to ensure students have a good understanding.
 - 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.
 - c. Needs vs Wants
 - d. Fixed expenses vs Variable expenses

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 - 45 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

Walk students through account registration. Inform students they will have unlimited free access to the Money Path App. The class code to create an account will be given to you via email prior to the lesson. Give them a demonstration of Money Path. Once finished, allow students time to go through the app and make their own paths. They should download a copy to discuss with their One-on-One Coach.

- To download a summary as a PDF, go to the "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.

Come back as a group to answer reflection questions. Remind students to continue to create and revise multiple paths and explore all the different options that interest them over the next week. Encourage students to talk to their parents, guardians or school counselors about this app.

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. **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. **REMINDER: Plan to meet with your One-on-One Coach during the bi-week for at least 15 minutes.** If you are absent from school that day, it is your responsibility to set up a time to connect with your coach by phone or video conferencing before the next group session. Please note, in person check-ins are our preferred method. 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. The Money Paths you created for yourself.
 - d. Your [Financial Goal Checklist](#). Review and continue working on it ahead of time. You do not need to turn it in.

Week 6

One-on-One check-in #3

Small Group Discussion Points and Activity (20 Mins)

1. Check to see if your students have access to the Money Coach Portal. Are they experiencing issues or have questions?
2. Learn whether students have completed all the [enrollment steps](#). Provide assistance, as needed. 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.
3. Facilitate Money Path discussion.

Small Group Activity - Money Path Follow up

Have a conversation with the students about Money Path. Use the following questions to guide the conversation.

- What are your thoughts on Money Path?
- What did you learn?
- Did anything stand out? Did anything surprise you?
- 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?

One-on-One Discussion Points (15 Mins per student)

1. Follow up with their [Financial Goal Checklist](#) and use it to guide discussion. Have students record updates.
2. Review their expense tracker and compare it to their projected budget.
3. Discuss student Money Path reports.
 - a. What are your plans for life after high school?
 - i. What are you most excited about regarding your plan?
 - ii. What are you most concerned about regarding your plan?
 - b. How will your paths help you achieve your plans?
 - c. What additional information/resources do you need to help you achieve your plans?
4. Follow-up on topic(s) that were covered in the prior week to ensure students have a good understanding.

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?

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:

- Review the [To Your Credit](#) presentation.
- Review the To Your Credit instructor notes.
 - *Instructor notes will be added in an updated version of the handbook and shared with coaches.
- 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. If presenting virtually, 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. Discuss this conversation with your One-on-One Coach.
3. **REMINDER: Plan to meet with your One-on-One Coach during the bi-week for at least 15 minutes. If you are absent from school that day, it is your responsibility to set up a time to connect with your coach by phone or video conferencing by the next group session.** Please note, in person check-ins are our preferred method.

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. Credit interview conversation.
- d. Your [Financial Goal Checklist](#). Review and continue working on it ahead of time. You do not need to turn it in.

Week 8

One-on-One check-in #4

Small Group Discussion Points and Activity (20 Mins)

1. Check to see if your students have access to the Money Coach Portal, Are they experiencing issues or have questions?
2. Learn whether students have completed all the [enrollment steps](#). Provide assistance, as needed. 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.
3. Discuss the credit interview.

Small Group Activity - Credit Interview

Have a conversation with the students about what they learned from the credit interview assignment. Use the following questions to guide the conversation.

- 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?

One-on-One Discussion Points (15 Mins per student)

1. Follow up with their [Financial Goal Checklist](#) and use it to guide discussion. Have students record updates.
2. Review their expense tracker and compare it to their projected budget.
3. Follow-up on topic(s) that were covered in the prior week to ensure students have a good understanding.

Week 9

Group Session 5 - To Your Credit pt 2 & Independent Living Decisions

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 - 20 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_- What's the Credit Score Answer Key
 - *Instructor notes and answer key will be added in an updated version of the handbook and shared with coaches.
- To Your Credit student workbook

Independent Living Decisions - 20 mins

Objective:

- *To provide to students a foundational understanding of things to consider as they prepare to live independently.*

Through conversation and group discussion students will have an opportunity to take a deeper dive into buying a vehicle and renting their first apartment. Use the documents below to have an open conversation with the students around big choices they may need to make in adulthood. Feel free to incorporate personal experiences of making similar purchase decisions.

1. Break Group into two groups
 - a. One Group should focus on [buying a vehicle](#)
 - b. One group should focus on [renting an apartment](#) (*Worksheet from Next Gen Personal Finance*)
 - i. To fill out this worksheet, download or make a copy of it and save to your Google Drive.
2. In their respective groups, students should research and discuss the following per their topic:
 - a. What to consider when creating a budget to buy a car/Rent an apartment
 - b. Things to consider when buying a car/renting an apartment, i.e., Wants vs Needs
3. After discussing, bring both groups together to discuss their findings with the whole group. If time runs out, students can continue the conversation during their check-ins next week.

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: Plan to meet with your One-on-One Coach during the bi-week for at least 15 minutes.** This is the last check in! If you are absent from school that day, it is your responsibility to set up a time to connect with your coach by phone or video conferencing **before the next group session**. Please note, in person check-ins are our preferred method. 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 10

One-on-One check-in #5

Small Group Discussion Points and Activity (20 Mins)

1. Check to see if your students have access to the Money Coach Portal. Are they experiencing issues or have questions?
2. Remind students that the final round of scholarship payments will be coming soon. They need to get their accounts open and direct deposit paperwork turned in ASAP if they don't want to forfeit the money they earned.
3. Finished Independent Living Decisions conversation.

Small Group Activity - Independent Living Decisions & Check in Wrap-up

If students weren't able to finish the "Independent Living" discussion during the previous session, finish the conversation before moving on to check-in wrap-up. If students finished their discussion, start with a group check-in wrap up before transiting into individual check-ins. Use the following questions to guide the conversation.

- Independent Living Decisions Questions
 - What other big ticket purchases will you make as an adult?
 - How will your credit score impact those purchases?
 - What are some things to consider when making a budget/creating savings goals for those purchases?
- Check-in Wrap-up questions
 - What has been the highlight of the program?
 - How do you feel about making financial decisions? Are you more confident now?
 - What are you still unsure about?

One-on-One Discussion Points (15 Mins per student)

1. Follow up with their [Financial Goal Checklist](#) and use it to guide discussion. Have students record updates.
2. Review their expense tracker and 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"
3. Follow-up on topic(s) that were covered over the course of the program to ensure students have a good understanding.
 - a. How can credit work in our favor?
 - b. How can credit work against us?
4. Wrap up Final check-in. Since this is your last check-in, discuss possible ways to continue mentorship after Money Coach ends.

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 must 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 - Future Budget Program Review & Wrap Up

Welcome - 5 mins

Do an [icebreaker](#). Talk to students about Money Coach Portal. Do they have questions or experience any problems? Did they face any issues submitting their expense tracker? Ask students about how their final check-ins went.

PART 1: Future Budget - 25 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.

Introduce Future Budget to students:

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](#), [Money Coach Alumni Network](#)) 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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