



# Site Partner Handbook

## Money Coach Program Managers:

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<b>Coach Name:</b>	
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## Program Calendar

<p style="text-align: center;"><b>Week 1</b></p> <p style="text-align: center;"><i>Orientation paperwork due 2nd session and direct deposit form due 3rd session</i></p> <p style="text-align: center;"><i>Enrollment paperwork is worth \$40. Direct deposit is worth \$30</i></p>	<p style="text-align: center;"><b>Week 2</b></p> <p style="text-align: center;"><i>Session 1 - Check It Out</i></p>	<p style="text-align: center;"><b>Week 3</b></p> <p style="text-align: center;"><i>Session 2 - 1:1 w/coach, Expense Tracker Due at the end of session 4</i></p>	<p style="text-align: center;"><b>Week 4</b></p> <p style="text-align: center;"><i>Session 3 - Expense Tracking &amp; Budgeting</i></p>
<p style="text-align: center;"><b>Week 5</b></p> <p style="text-align: center;"><i>Session 4 - 1:1 w/coach, Expense Tracker &amp; Monthly Budget due at the end of session 4</i></p>	<p style="text-align: center;"><b>Week 6</b></p> <p style="text-align: center;"><i>Session 5- Money Path</i></p>	<p style="text-align: center;"><b>Week 7</b></p> <p style="text-align: center;"><i>Session 6 - 1:1 w/coach, Expense Tracker due at the end of session 10</i></p>	<p style="text-align: center;"><b>Week 8</b></p> <p style="text-align: center;"><i>Session 7 - To Your Credit, pt 1</i></p>
<p style="text-align: center;"><b>Week 9</b></p> <p style="text-align: center;"><i>Session 8 - 1:1 w/coach, Expense Tracker due at the end of session 10</i></p>	<p style="text-align: center;"><b>Week 10</b></p> <p style="text-align: center;"><i>Session 9 - To Your Credit, pt 2 Independent Living: Buying a Vehicle/Renting an Apartment</i></p>	<p style="text-align: center;"><b>Week 11</b></p> <p style="text-align: center;"><i>Session 10 - 1:1 w/coach, Expense Tracker due at the end of session 10</i></p>	<p style="text-align: center;"><b>Week 12</b></p> <p style="text-align: center;"><i>Session 11 - Future Budget, Review &amp; Wrap Up Complete Post survey</i></p>



## Site Partner Responsibilities

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

- Attend Site Partner training and meetings, as requested.
- Identify dates and times to hold Money Coach group sessions.
- Help to recruit students for the program.
- Make sure the room is unlocked and be physically present during group sessions as “day of” contact for students, volunteers and program staff.
- Support students as they complete enrollment paperwork and help staff to secure paperwork from all students.
  - The Program Manager will keep you updated on paperwork collection.
- Serve as a liaison between students and Money Coach Program Manager.
  - Remind students of upcoming group sessions and check-ins.
  - Reach out to them at the start of the group sessions and check-ins if they don’t show up.
- Provide space for students to check in with their coaches.
  - Issue out passes to allow students to leave class to check in with their coaches.
  - Manage the group of students while they wait to check in with their coaches.
- Ensure access to the technology if needed for the sessions and check-ins.
- Communicate with other school personnel to garner support for the program and ensure smooth facilitation of the program.

# 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.
- 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.
- 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 coach team 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 a 12-week schedule. Volunteers are required to commit to the full program. The total commitment is up to 14 hours of volunteer time, which includes time spent coaching students, participation in planning conversations with your coaching team, and individual prep time. Group Coaches are only required to attend student orientation and the group sessions. Group sessions are held every other week, for a total of six sessions. Each session lasts about 60-75 minutes. Group Coaches are not required to attend the one-on-one sessions that are scheduled on alternating weeks, though they are welcome to attend on those days, if they like.

## Training

Volunteers are required to attend two trainings (general and role-specific) prior to the start of the program (about 4 hours of training total).

## Preferred Talents and Interests

- Desire to work and build meaningful relationships with teenagers who come from historically marginalized and under-resourced 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.
- Attend Money Coach orientation and all one-on-one check-in 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 of what is happening during the one-on-one check-ins in biweekly coach team 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 a 12-week schedule. Volunteers are required to commit to the full program. The total commitment is up to 14 hours of volunteer time, which includes time spent coaching students, participation in planning conversations with your coaching team, and individual prep time. One-on-One Coaches are only required to attend student orientation and the one-on-one check-in sessions. One-on-one check-in sessions are held every other week, for a total of five sessions. Each session lasts about 60-90 minutes. One-on-One Coaches are not required to attend the group sessions that are scheduled on alternating weeks, though they are welcome to attend on those days, if they like.

## Training

Volunteers are required to attend two trainings (general and role-specific) prior to the start of the program (about 4 hours of training total).

## Preferred Talents and Interests

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

# Money Coach Student Profile

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## Money Coach Program

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

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

## Student Responsibilities

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

## Expected Commitment

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

## Eligibility Requirements

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

## Session Structure Overview

The Money Coach Program is an 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.

<b>Program Plan by Week</b>	
<p><b>Week 1:</b> Program Orientation</p> <ul style="list-style-type: none"> <li>● <i>Action Step: Complete enrollment forms ASAP</i></li> <li>● <i>Session Activity: financial goal checklist</i></li> </ul> <p><b>Week 2:</b> Group Session 1- Welcome &amp; Check It Out</p> <ul style="list-style-type: none"> <li>● <i>Session Activity: Prezi presentation</i></li> <li>● <i>Action Step: Expense tracker due at the end of week 4</i></li> </ul> <p><b>Week 3:</b> One-on-one check-in #1</p> <ul style="list-style-type: none"> <li>● <i>Small Group: Tiffany's Budget</i></li> </ul> <p><b>Week 4:</b> Group Session 2 - Expense tracking and budgeting</p> <ul style="list-style-type: none"> <li>● <i>Session Activity: The Bean Activity</i></li> <li>● <i>Action Step: Monthly budget &amp; Expense tracker due at the end of week 4</i></li> </ul> <p><b>Week 5:</b> One-on-one check-in #2</p> <ul style="list-style-type: none"> <li>● <i>Small Group: Identity Theft</i></li> </ul> <p><b>Week 6:</b> Group Session 3: Money Path</p> <ul style="list-style-type: none"> <li>● <i>Session Activity: Complete Money Path Report</i></li> <li>● <i>Action Step: Expense tracking due at the end of week 10</i></li> </ul>	<p><b>Week 7:</b> One-on-one check-in #3</p> <ul style="list-style-type: none"> <li>● <i>Small Group: Money Path Reaction</i></li> </ul> <p><b>Week 8:</b> Group Session 4: To Your Credit (part 1)</p> <ul style="list-style-type: none"> <li>● <i>Session Activity: Compare credit card offers</i></li> <li>● <i>Action Step: Expense tracking due at the end of week 10</i></li> </ul> <p><b>Week 9:</b> One-on-one check-in #4</p> <ul style="list-style-type: none"> <li>● <i>Small Group: Credit Interview</i></li> </ul> <p><b>Week 10:</b> Group Session 5: To Your Credit (part 2) &amp; Independent Living</p> <ul style="list-style-type: none"> <li>● <i>Session Activity : What's Your Credit Score</i></li> <li>● <i>Action Step: Expense tracking due at the end of week 10</i></li> </ul> <p><b>Week 11:</b> One-on-one check-in #5</p> <ul style="list-style-type: none"> <li>● <i>Small Group: Check ins Wrap Up</i></li> </ul> <p><b>Week 12:</b> Group Session 6: Future Budget, Review and Wrap Up</p> <ul style="list-style-type: none"> <li>● <i>Session Activity: Future Budget</i></li> <li>● <i>Action Step: Post Survey due Friday</i></li> </ul>



## Money Coach Program Enrollment Guide

**Congrats! You have decided to invest in yourself and join the Money Coach program!**

There are a few things you need to do to complete your enrollment.

Try to complete all these tasks **before the first program session.**

If you have any questions or issues, contact:

<b>Site Partner Name:</b>	
<b>Site Partner Email:</b>	

### Money Coach Program Manager:

Stephaine Crosley: [stephaine@securefutures.org](mailto:stephaine@securefutures.org) 414-243-9130

Kiana Ayala: [kiana@securefutures.org](mailto:kiana@securefutures.org) 414-310-2273

Curtis Weathers: [curtis@securefutures.org](mailto:curtis@securefutures.org) 414-310-5914

### Enrollment Checklist

*Mark off the steps as you complete them.*

	<p><b>1)</b> Have your parent or guardian submit the <a href="#">Parent/Guardian Consent Form</a>. <b>This must be submitted by or before orientation in order for you to join the program.</b></p>
	<p><b>2)</b> Submit the <a href="#">Money Coach Enrollment Form</a>.</p>
	<p><b>3)</b> Open a savings account <b>in your own name</b> at a local bank or credit union, if you don't already have one. Consider opening a checking account, too.</p> <p style="margin-left: 20px;">a) Enroll in online and mobile banking.</p>
	<p><b>4)</b> Complete the <a href="#">Direct Deposit Authorization Form</a>.</p> <p style="margin-left: 20px;">a) Keep this form safe! It will have private financial information on it.</p> <p style="margin-left: 20px;">b) Don't forget to submit your verification document, too!</p>
	<p><b>5)</b> Attend the orientation session.</p> <p style="margin-left: 20px;">a) Date &amp; Time: _____</p> <p style="margin-left: 20px;">b) Location: _____</p>
	<p><b>6)</b> Attend the first program session.</p> <p style="margin-left: 20px;">a) Date and Time: _____</p> <p style="margin-left: 20px;">b) Location: _____</p>

## Savings Account Guide

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A big part of the Money Coach program is learning how to manage your money through a savings account that is all your own. If you don't already have an account at a local bank or credit union, you will need to open one within one month of the program starting. If you already have a checking account, we encourage you to open a savings account, but it is not required.

### Things to know before you visit a bank or credit union:

If you are under age 18, most financial institutions require that a parent or guardian come with you to open your account and serve as a cosigner. This means that your parent(s) or guardian(s) will have access to your account and your money. If you do not want your parent or guardian to have access to your account or you are unable to find a cosigner, you can open accounts at an **Educators Credit Union, UW Credit Union, Tri-City National Bank, Mitchell Bank, or Self Help Credit Union** location. They will open accounts without an adult cosigner.

**Regardless of which financial institution you choose, call the branch location before you go to open your account. You may need to make an appointment first. Also, explain that you want to open a youth account, verify their requirements, and make sure you have all of the documentation you need. This will save you time and potential frustration.**

We encourage all students to have both a savings account and a checking account.

### Things to keep in mind when choosing a bank or credit union:

- Is the location convenient? Are there ATMs near home, school, or work?
- Are there any fees (monthly or annual maintenance, overdraft)?
  - If so, is it easy to avoid them by keeping a minimum balance or setting up direct deposit?
- Is there a daily minimum balance?

### What to bring with you when you go to open your accounts:

- Official Photo ID
  - Driver's License or State ID Card (obtained at the DMV)
  - School ID with your picture on it
- Social Security Number
  - If you are not a citizen and do not have a Social Security Number, you can use an Individual Taxpayer Identification Number (ITIN). Talk to the Program Manager if you need assistance.
- Proof of Address with the **student's** name and address
  - Photo ID, if it has the student's current address on it
  - Address Verification Form from the financial institution (requires parent or guardian signature)
  - Any other current, official document on which the student's name and address are both clearly printed:
    - Utility bill, cell phone bill
    - Current lease or mortgage documents
    - Billing statement from any bills that you pay online
    - Forms or letters from school

### After you have opened your accounts:

Make sure that you know your routing number and account numbers and keep this information safe. You will need these numbers to complete the [Direct Deposit Authorization Form](#). Most banks and credit unions will provide you with an official letter or document that has all of this information. Ask for this letter when you open your account. If you don't get one, go back to the location and ask for it.



## *SecureFutures*

*SecureFutures empowers teenagers with the knowledge, tools, and mentoring for a lifetime of financial capability. Our engaging volunteers, dynamic schools, and generous supporters share a vision of stronger communities built by an investment in “money smart” teens.*

### **Program Managers:**

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