



Student Enrollment Packet

Program Managers:

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Money Coach: 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 a group financial lesson facilitated by coaches. Sessions are 60-75 minutes long. In the weeks between each of these sessions, students will be responsible for meeting with their One-on-One Coach and completing tasks and assignments to ensure full understanding of what is taught during the group sessions.

Group Sessions

There will be six sessions that will focus on specific financial topics and are full of activities and discussion.

One-on-One Check Ins

Each student will meet One-on-One with their assigned coach in person on site. These check-ins will take place during the week between 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 you, what motivates you, and what challenges you may face.
- Wellness check-in: how are things going and what resources do you need?
- Helping you complete the assignments and tasks from the group sessions.
- Reviewing your progress using the **Financial Goal Checklist**.
- Listening to, guiding, and coaching you to achieve your goals.
- Assisting you in setting a savings plan.
- Helping you to address obstacles and mistakes.

Materials Needed

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

Program Plan by Week	
Orientation - Program Kickoff <ul style="list-style-type: none"> ● <i>Action Step: Complete enrollment forms ASAP</i> ● <i>Session Activity: financial goal checklist</i> Session 1: Group Session 1- Welcome & Check It Out <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> Session 2: One-on-one check-in #1 <ul style="list-style-type: none"> ● <i>Small Group: Tiffany's Budget</i> Session 3: Group Session 2 - Expense tracking and budgeting <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> Session 4: One-on-one check-in #2 <ul style="list-style-type: none"> ● <i>Small Group: Identity Theft</i> Session 5: Group Session 3: Money Path <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> 	Session 6: One-on-one check-in #3 <ul style="list-style-type: none"> ● <i>Small Group: Money Path Reaction</i> Session 7: Group Session 4: To Your Credit (part 1) <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> Session 8: One-on-one check-in #4 <ul style="list-style-type: none"> ● <i>Small Group: Credit Interview</i> Session 9: Group Session 5: To Your Credit (part 2) & Independent Living <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> Session 10: One-on-one check-in #5 <ul style="list-style-type: none"> ● <i>Small Group: Check ins Wrap Up</i> Session 11: Group Session 6: Future Budget, Review and Wrap Up <ul style="list-style-type: none"> ● <i>Session Activity: Future Budget</i> ● <i>Action Step: Post Survey due Friday</i>

Money Coach Student Profile

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.

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:

Site Partner Name:	
Site Partner Email:	

Money Coach Program Manager:

Stephaine Crosley: stephaine@securefutures.org 414-243-9130

Kiana Ayala: kiana@securefutures.org 414-310-2273

Curtis Weathers: curtis@securefutures.org 414-310-5914

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 Money Coach Enrollment Form .
	3) 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.
	4) 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!
	5) Attend the orientation session. a) Date & Time: _____ b) Location: _____
	6) Attend the first program session. a) Date and Time: _____ b) Location: _____

Savings Account Guide

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.

Scholarship Payment Schedule

The Money Coach Scholarship money is awarded based on the following criteria:

- **Attendance:** Students will be paid \$20 per session that they attend (maximum of \$120). Students will work to maintain perfect attendance, will be on-time and stay for the entire session, and will actively participate. Students must communicate all absences with the Site Partner and their One-on-One Coach before the missed session.
- **One-on-one:** Students will be paid \$20 per check in (maximum of \$100). Students must attend a One-on-One check-in with their coach every other week to qualify for the payment. If a student is absent the day of check-in, it is their responsibility to set up a time to meet with their coach by phone or video conferencing before the next session.
- **Benchmarks:** Students will be paid per benchmark met (maximum of \$130). Benchmarks must be complete and submitted by the due date in order to receive credit.

Absences and missed assignments: Students will be allowed only two missed sessions, assignments or check-ins. At the third miss, the student may be removed from the program. Late assignments and check-ins may be accepted at the discretion of the Program Manager, but may not count toward the scholarship.

Based on the description above, here is what you can earn if you participate fully in the program.

Submit Enrollment Paperwork by second group session	\$40	\$30 if submitted by the third group session \$20 if submitted by the fourth group session
Open Bank Account & Submit direct deposit form by third group session	\$30	
Session 1: Attendance + Participation	\$20	
One-on-One Check in 1	\$20	
Session 2: Attendance + Participation	\$20	
One-on-One Check in 2	\$20	
First Submission of Expense Tracker due at the end of week 4.	\$15	
Monthly Budget due at the end of week 4	\$15	First round of payments, up to \$180
Session 3: Attendance + Participation	\$20	
One-on-One Check in 3	\$20	
Session 4: Attendance + Participation	\$20	
One-on-One Check in 4	\$20	
Session 5: Attendance + Participation	\$20	

One-on-One Check in 5	\$20	
Session 6: Attendance + Participation	\$20	
Second Submission of Expense Tracker due at the end of week 10	\$15	
Post Survey due Friday	\$15	Second round of payments, up to \$170
Total Scholarship Funds Available	Up to \$350	

Payments will be made two times over the course of the program (halfway through and at the end) and will be directly deposited into your account. Students must have their account open and [Direct Deposit Authorization Form](#) and supporting documentation submitted in order to receive payments.

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My One-on-One Coach

Fill in your coach's info below.

Name:	
Email:	
Cell Phone:	

Money Coach Program Calendar

Write in the days and times of the group calls and the due dates below.

Orientation <i>Program Kickoff & Get to Know You - Complete enrollment forms</i>	Session 1 <i>Group Session - Check It Out</i>	Session 2 <i>1:1 w/ coach Expense Tracker due at the end of session 4</i>	Session 3 <i>Group Session- Expense Tracking & Budgeting</i>
Session 4 <i>1:1 w/coach, Expense Tracker & Monthly Budget due at the end of session 4</i>	Session 5 <i>Session 5 - Money Path</i>	Session 6 <i>1:1 w/coach, Expense Tracker due at the end of session 10</i>	Session 7 <i>Group Session - To Your Credit, pt 1</i>
Session 8 <i>1:1 w/coach, Expense Tracker due at the end of session 10</i>	Session 9 <i>To Your Credit, pt 2 & Independent Living: Buying a Vehicle/Renting an Apartment</i>	Session 10 <i>1:1 w/coach, Expense Tracker due at the end of session 10</i>	Session 11 <i>Group Session- Future Budget, Review & Wrap Up</i>



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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