



SecureFutures
Money Smart. Life Smart.

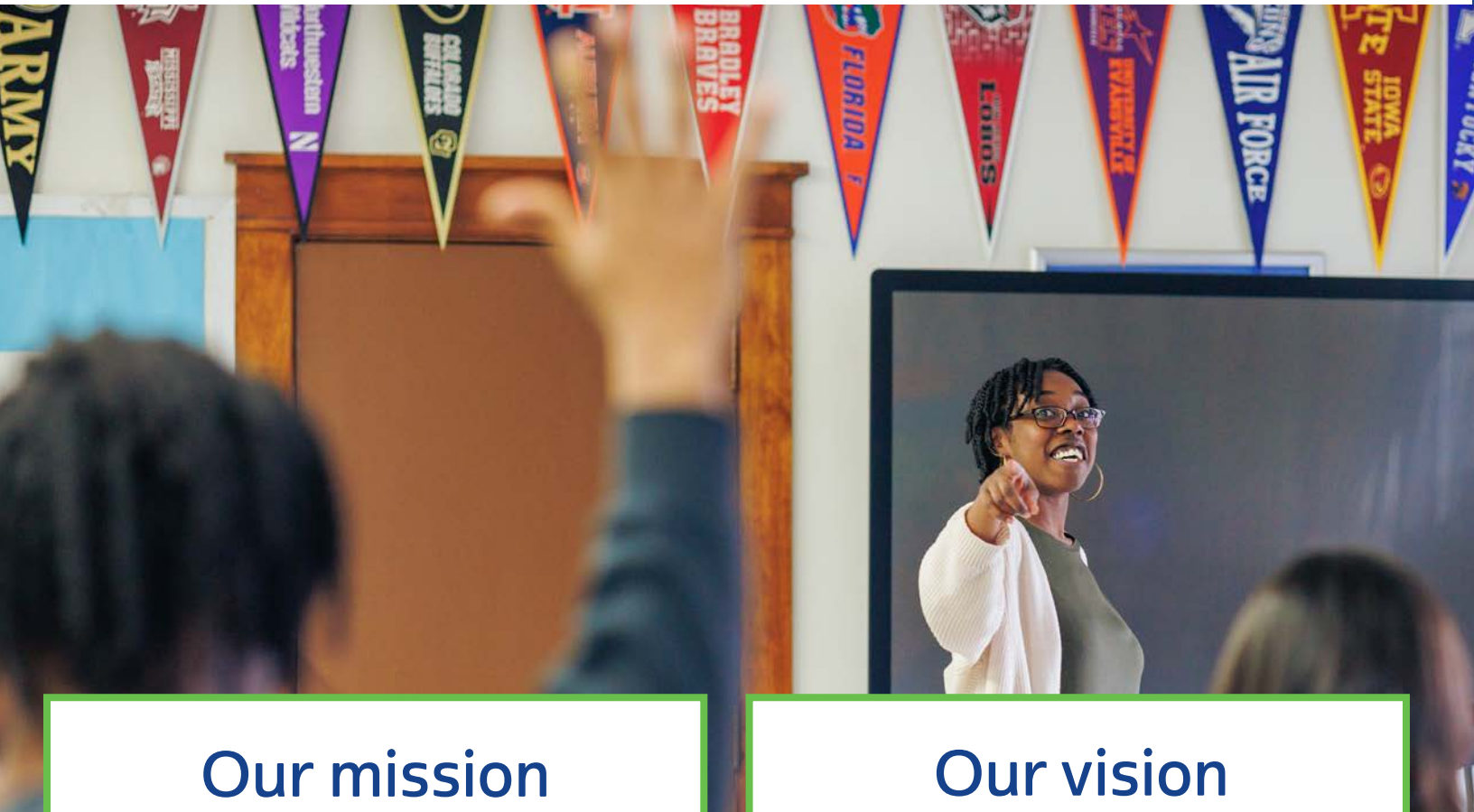


2023 - 2024

Financial Education
Program Guide



SecureFutures



Our mission

Provide financial literacy programs and resources that empower students to make sound financial decisions.

Our vision

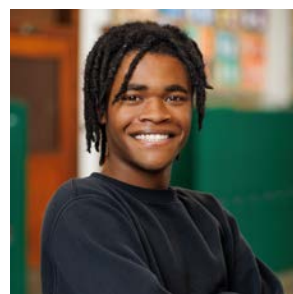
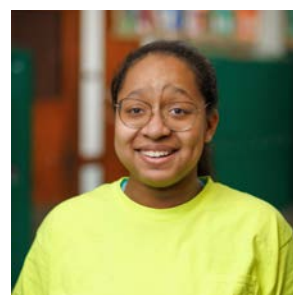
Build strong communities where teens and their families make informed financial decisions and take control of their financial future.

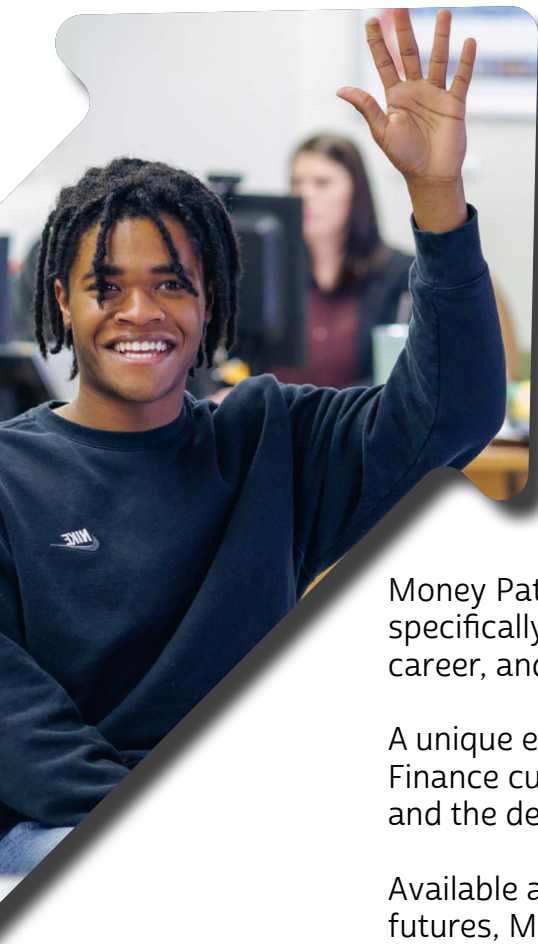
Since 2006, SecureFutures has worked with educators to equip over 100,000 high school students with **financial education, tools, and mentoring** so they can achieve their goals.

Our **flexible, high-impact programs** are provided at no cost, and meet you and your students wherever you are.

Benefits of partnering with us:

- Over a decade of experience working with hundreds of schools and educators
- Programs that align with Wisconsin's financial literacy standards and ACP (Academic and Career Planning) components
- Insight into high school students and their current and future potential
- A variety of program formats and collaboration on a customized plan that meets your needs
- Connection to trained volunteers from the business community (subject to location and volunteer availability)





SecureFutures **Money Path®**

A tech-based solution to help students **connect the dots** between academic, career, and financial planning.

Money Path is a comprehensive and unparalleled web-based software tool, specifically for high school students, that connects the dots between academic, career, and financial planning.

A unique enhancement to ACP (Academic and Career Planning) and Personal Finance curriculum, Money Path encourages personal reflection, critical thinking, and the development of the financial mindset.

Available at the crucial time when teens are making decisions about their futures, Money Path sets them on a course to reach lifelong career and financial goals.



Why should you choose Money Path?

Easy to use

Through an intuitive interface, Money Path guides students through a step-by-step plan of life after graduation. Using up-to-date, verified data on career starting salaries and post-secondary education costs, students learn how to pay for school, develop a real life budget, and set savings goals. They compare different paths side-by-side to envision the long-term impact of their decisions, and create a personalized plan for their financial future. Each teen receives an individual log-in for Money Path that they have access to for life.

Easy to implement

As a fully web-based software product, Money Path is simple to access and implement. It is scalable and portable. SecureFutures provides educators with all the necessary training and resources to successfully implement this program in a variety of settings such as a classroom lesson, an advising session, or a large group activity.

Proven and expanding

95% of teens who used Money Path found it easy to use and helpful to build a plan for the future. Money Path is now available to every high school in Wisconsin in cooperation with the WI Department of Public Instruction.

Learning topics and objectives

Goal:

Explore important questions about financial wellbeing and create a personalized plan for life after high school.

Students will:

1. Identify their path after high school: a 2-year or 4-year college, graduate school, an apprenticeship in the trades, military service, or direct entry into the workforce.
2. Investigate the steps along that path by examining career options and majors, student loan debt, salary, savings goals, major purchases, and budgeting.
3. Review a personal profile and compare different paths to examine the impact of decisions on long-term financial success.

Delivery formats

Educator-led

Incorporate Money Path into your own curriculum or programming. Equally effective in group settings or one-on-one advising. Toolkit and training provided.

SecureFutures Staff or Volunteer-led *(subject to location and availability)*

SecureFutures provides an engaging presenter who facilitates a 60-90 minute lesson that guides teens through Money Path and leads discussion on career and financial planning.

*"Sometimes it can be hard to envision what life might actually be like.
With Money Path, I'm seeing everything come together."*

- Student at Pewaukee High School

*"Money Path allows students to see the future impact of the financial decisions
they are making today. The information they gain regarding potential careers and
the cost of education is invaluable."*

- Personal Finance Teacher at Whitnall High School






SecureFutures **Money Coach**

A unique **financial mentoring** program focused on teens from under-resourced and historically marginalized communities

Money Coach provides teens with the coaching and guidance needed to develop strong money management habits and long-term financial capability.

In this 12-week program, teens are matched with volunteer mentors from the community. The mentors teach in-depth financial literacy curriculum in a small group setting and then provide one-on-one guidance to teens as they put the concepts into practice.

Money Coach includes access to Money Path, SecureFutures' academic, career, and financial planning app for teens.



Why should you choose Money Coach?

It's all about building relationships

Money Coach goes beyond teaching information. It's about the connection between a teen and a trusted, caring adult. Volunteer mentors can develop lasting and impactful relationships with students, providing ongoing guidance and sharing personal experience of financial mistakes and successes. Group lessons are focused on interactive activities and discussion, while one-on-one sessions allow for more in-depth focus on each teen's individual budget, expenses, and goals.

Scholarship funds available

Money Coach provides students with the opportunity to earn a college/career scholarship as they reach program benchmarks. These funds provide incentives, help them practice what they're learning, and enable them to start saving for the future.

Proven results

After completing Money Coach, **100%** of participants have a bank account and **93%** regularly track their expenses. Recent results of a longitudinal study show that teens continue to practice good financial habits years after the program.

Learning topics and objectives

Objectives

Students will:

1. Open an account at a bank or credit union
2. Track expenses
3. Develop and monitor a budget
4. Set and achieve savings and personal goals
5. Build a supportive relationship with a trusted coach

Curriculum Topics

1. Banking 101
2. Expense tracking and budgeting
3. Money Path
4. Credit cards, scores, and reports
5. Planning for life after high school

Delivery format

Volunteer-led (subject to location and program capacity)

SecureFutures provides a team of volunteers, supported by a staff member, to deliver the program. Weekly sessions are held in-person.

"The Money Coach program was the catalyst for the financial literacy that I needed to be successful after high school. The Money Coach program helped me change many important financial behaviors that I can keep throughout my life and continue to improve."

- Former Student at MacDowell Montessori School

"It is awesome to see our community come together to champion our young people toward successful financial futures."

- Student Advisor at Bay View High School





SecureFutures Money Sense

A flexible program with a range of delivery options, offering teens a firm **foundation in financial basics**.

Money Sense is SecureFutures' foundational program, introducing teens to essential financial literacy concepts and practices. Money Sense is targeted towards high school juniors and seniors, at the perfect age when students are likely to be first exposed to jobs, budgets, loans, savings and credit.

Money Sense consists of three 90-minute personal finance lessons: Bank Your Future, Check It Out and To Your Credit.

The program's content is available in multiple formats and can be presented by community volunteers, taught directly by an educator, or accessed independently by students.

Why should you choose Money Sense?

Flexible and accessible

Money Sense can be customized to meet the needs of any educator, student, or classroom environment. It can stand on its own or complement existing programming or curriculum. Scheduling is flexible, and each 90-minute lesson can be divided into two 45-minute parts or condensed to 60 minutes. Money Sense aligns with state of Wisconsin standards for personal financial literacy.

The volunteer connection

Among the options available for bringing Money Sense to your classroom is the volunteer-led format, which connects your students to a guest presenter who brings their unique insight and expertise to the material. The volunteer presenter leads students in active discussion and a variety of interactive activities.

Proven results

93% of Money Sense participants say the course will positively affect the way they handle money.

Learning topics and objectives

Bank Your Future

Goal: To get students familiar with how to manage their cash flow, including understanding an earnings statement and ways to be paid, evaluating and tracking their expenses, setting a budget, and saving.

Students will:

1. Define, create and analyze a budget.
2. Quickly read an earnings statement and identify deductions, gross and net income.
3. Discuss potential future living expenses and strategies to manage them.
4. Anticipate future education expenses, and identify options to minimize/manage them.
5. Identify savings options, best practices, and the role interest plays in maximizing personal

Check It Out

Goal: To get students familiar with how to utilize financial institutions, ways to access and protect money, and how to avoid identity theft.

Students will:

1. Identify factors to research and consider when choosing a financial institution.
2. Explain how to open an account, manage it responsibly, and avoid fees and overdrafts.
3. Compare and contrast the use of check cashing stores to the use of banks or credit unions.
4. Define identity theft and identify ways to avoid it.

To Your Credit

Goal: To get students familiar with 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.

Students will:

1. Define credit and discuss the benefits of responsible use and the consequences of misuse.
2. Identify the critical features of a credit card and compare the terms of credit card offers.
3. Define credit score and credit report and explain the role they play in acquiring credit.
4. Identify ways to build and improve credit.

"I really liked how we had a class that taught us about real life situations and how to manage money. I was so glad to learn something that would actually benefit me in the future."

- Student at Hmong American Peace Academy

Delivery formats

Volunteer-led *(subject to location and volunteer availability)*

SecureFutures provides an engaged volunteer who facilitates the lessons and leads discussions and activities on essential concepts.

Educator-led

Incorporate Money Sense into your own curriculum or programming. Toolkit and training provided.



- Extensive library of 15-30 minute, student-directed, online learning modules
- Includes all material covered in the classroom program as well as additional topics
- Independent access by student, in listen, watch, or read format
- Includes implementation guide, student assignments, quiz, and certificates of completion after each module



Contact us

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