



Money Coach Handbook

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Program Calendar

<p style="text-align: center;">Week 1 <i>Orientation</i></p> <p><i>Enrollment form due by week 3.</i> <i>Consent form due by week 4.</i> <i>Direct deposit form due by week 5.</i></p>	<p style="text-align: center;">Week 2 <i>Group Lesson - Financial Institutions</i></p>	<p style="text-align: center;">Week 3 <i>1:1 w/coach</i></p>	<p style="text-align: center;">Week 4 <i>Group Lesson - Expense Tracking & Budgeting</i></p>
<p style="text-align: center;">Week 5 <i>1:1 w/coach</i></p>	<p style="text-align: center;">Week 6 <i>Group Lesson - Life after high school</i></p>	<p style="text-align: center;">Week 7 <i>1:1 w/coach</i></p>	<p style="text-align: center;">Week 8 <i>Group Session - To Your Credit</i></p>
	<p style="text-align: center;">Week 9 <i>1:1 w/coach</i></p> <p><i>Expense tracker and monthly budget due at the end of week 9.</i></p>	<p style="text-align: center;">Week 10 <i>Group Lesson- Future Budget, Review, & Wrap Up</i></p> <p><i>Post survey due by Friday.</i></p>	

Program Structure Overview

The Money Coach Program is a 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. Group lessons are 60-75 minutes long. In the weeks between each of these lessons, 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 Lessons

There will be five group lessons that will focus on specific financial topics and features activities and discussions. The Group Coach will lead these lessons using the presentations and materials provided. Group lessons 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 serve as mentors for assigned students. At the start of each check-in meeting, all One-on-One Coaches will work together to facilitate a group activity with all students for up to 15 minutes. Afterwards, One-on-One Coaches meet individually with each assigned student for about 10 minutes. During the One-on-One check-ins, students can expect to complete tasks and assignments to ensure full understanding of what is taught during the group lessons. 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 lessons.
- Reviewing their expense tracking and budgeting progress.
- 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>Week 1: Program Orientation</p> <ul style="list-style-type: none"> ● <i>Activity: Get to know your Coach</i> ● <i>Action Step: Complete enrollment form</i> <p>Week 2: Group lesson - Financial Institutions</p> <ul style="list-style-type: none"> ● <i>Activity: Prezi presentation</i> <p>Week 3: One-on-one check-in</p> <ul style="list-style-type: none"> ● <i>Activity: Identity Theft</i> <p>Week 4: Group lesson - Expense tracking and budgeting</p> <ul style="list-style-type: none"> ● <i>Activity: Expense tracking role play</i> <p>Week 5: One-on-one check-in</p> <ul style="list-style-type: none"> ● <i>Activity: Students practice tracking own expenses</i> 	<p>Week 6: Group 3: Life after High School</p> <ul style="list-style-type: none"> ● <i>Activity: Money Path</i> <p>Week 7: One-on-one check-in</p> <ul style="list-style-type: none"> ● <i>Activity: Life after High School discussion</i> <p>Week 8: Group lesson 4 - To Your Credit</p> <ul style="list-style-type: none"> ● <i>Activity: Prezi presentation</i> <p>Week 9: One-on-one check-in</p> <ul style="list-style-type: none"> ● <i>Activity: Credit Jeopardy</i> ● <i>Action Step: Submit expense tracker and monthly budget no later than week 10</i> <p>Week 10: Future Budget, Review, and Wrap Up</p> <ul style="list-style-type: none"> ● <i>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 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 lesson 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 lessons 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 10-week schedule. Volunteers are required to commit to the full program. The total commitment is up to 12 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 lessons. There are a total of 5 group lessons which are held every other week. Each lesson lasts about 60-75 minutes. Group Coaches are not required to attend the one-on-one check-in meetings that are scheduled on alternating weeks, though they are welcome to attend on those days, if they like.

Training

Volunteers are required to attend training prior to the start of the program (about 4 hours of training total). Training will be in person.

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-in meetings. 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 meetings, 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.
- Work with other One-on-one Coaches to facilitate an activity with students for up to 15 minutes and then individually meet with assigned students for about 10 minutes, every other week. Check-ins will take place at site location.
- Assist students with their Money Coach Assignments.
- 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.
- 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 group lesson.
- 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 10-week schedule. Volunteers are required to commit to the full program. The total commitment is up to 12 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 meetings. One-on-one check-ins are held every other week, for a total of 4 meetings. Each meeting lasts about 60-90 minutes. One-on-One Coaches are not required to attend the group lessons that are scheduled on alternating weeks, though they are welcome to attend on those days, if they like.

Training

Volunteers are required to attend training prior to the start of the program (about 4 hours of training total). Training will be in person.

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.

Confidentiality & Non-Disclosure Obligations

In connection with your role as a volunteer in the Money Coach Program, students and other program participants will disclose 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.

Coach Team Calls

You will be working with a group of volunteers to teach and mentor students. It's important to work together as a team to provide students with the best Money Coach experience. Coach Team Calls are **mandatory** biweekly meetings where all coaches come together to give brief updates and identify if or where support is needed. These meetings are instrumental in ensuring all coaches know what's happening during weeks they are not present. The structure of Coach Team Calls is very flexible. Although it is the Group Coach's responsibility to coordinate logistics, it is up to the team of coaches to decide meeting time, duration and location (i.e virtual or in person). We suggest checking in for at least 30 minutes. Topics to discuss during team calls may include:

- Content covered during group lessons and check-ins.
- Questions students ask during group lessons and check-ins.
- Student engagement over the course of the program.
- Topics students express interest in learning more about.
- Identify areas where additional support for coaches is needed
- Strategies and best practices to support students

Stakeholders Responsibilities

Site Partners

- Attend Site Partner training and meetings, as requested.
- Identify dates and times to hold the Money Coach program.
- Help to recruit students for the program.
- Make sure the room is unlocked and be physically present during group lessons and check-ins.
- Serve as “day of” contact for students, volunteers and Program Manager
- Take attendance during group lessons and check-ins. Share attendance list with Program Manager.
- Support students as they complete enrollment paperwork and help the Program Manager to secure paperwork from all students.
 - The Program Manager will keep you updated on paperwork completion.
- Serve as a liaison between students and the Money Coach Program Manager.
 - Remind students of upcoming group lessons and check-ins.
 - Reach out to them at the start of the group lessons 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 technology is available if needed for the group lessons 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 lessons 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.

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 group lesson, if possible.

Enrollment Checklist

Students should mark off the steps as they complete them.

	1) Have your parent or guardian submit the Parent/Guardian Consent Form. This must be submitted by or before the first group lesson in order for you to join the program.
	2) Submit the Money Coach Enrollment Form.
	3) Open a bank account in your own name at a local bank or credit union, if you don't already have one. a) Enroll in online and mobile banking.
	4) Complete the Direct Deposit Authorization Form. a) In order to complete this form, you'll need your routing and account number. b) Don't forget to submit your verification document, too!
	5) Attend Money Coach orientation. a) Date and Time: _____ b) Location: _____
	6) Attend the first group lesson. 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 group lesson.
- If students experience obstacles, they will be addressed at the orientation and initial group lesson. Students will be encouraged to reach out to staff and site partners with questions.

Coaches:

- Coach volunteers will be responsible for assisting students with the enrollment process if they have not completed it by the first group lesson.

Bank 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 bank account at any financial institution that is the best fit 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, 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. **Bank accounts created through Person-to-person (P2P) apps like CashApp will not be accepted as options for direct deposit in the Money Coach program.** Click [here](#) for tips on how to talk to students about the pros and cons of P2P apps.
- 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 a non-custodial account. Educators Credit Union, UW Credit Union or Tri-City National Bank offer non-custodial accounts.
 - Educators Credit Union offers online account enrollment for their non-custodial student accounts. Program staff can facilitate that process if students are interested.
- If a student already has an account, they will only need to submit their [Direct Deposit Authorization Form](#).
- Payments will be held back until a student has opened their account and submitted their [Direct Deposit Authorization Form](#).

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](#).
- 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.**

Scholarship Payment Timeline and Deadlines

- Students will receive \$25 for each group lesson in which they participate (max of \$125). They will receive \$25 for each one-on-one check-in they complete (max of \$100). Students will be paid per benchmark submitted on time (max of \$125). Program Benchmarks are outlined below.
 - Submit enrollment form by week 3 - \$20
 - Submit parent/guardian consent form by week 4 - \$20
 - Open bank account and submit direct deposit form by week 5 - \$30
 - Submit monthly budget no later than week 10 - \$20
 - Submit expense tracker no later than week 10 - \$20
 - Submit Post Survey by Friday - \$15
- Scholarship payments will be disbursed two times throughout the program.
 - Payment 1 - Weeks 1-5 (up to \$170)
 - Payment 2 - Weeks 6-10 (up to \$180)

Volunteer Guidance re: Cash App and P2P apps

As you discuss the benefits of opening an account at a bank or credit union with students, you may be asked questions about Cash App or other person-to-person (P2P) payment apps. These apps are easy for students to set up and are very convenient ways to transfer money to friends and make purchases. For most of these apps, you do not need an account at a financial institution to set them up. You may hear that students prefer to use these apps rather than a checking or savings account and/or that they don't understand why they should have a checking or savings account if they can use these apps instead. Some families who do not have access to or who have had negative experiences at traditional financial institutions may prefer to use these apps. Some small businesses only accept payment through P2P apps.

Cash App and other P2P apps are not accepted as options for direct deposit in the Money Coach program. Exceptions are considered on a case-by-case basis, if absolutely necessary. Full-service online banks may be accepted, but most online accounts can not be opened by a minor.

What are P2P apps?

- Mobile apps that allow a user to directly transfer money to another individual who also uses the app. Users may also be able to make online and in-person purchases with the apps.
- These apps are not bad. It is okay if students use them. They are a very convenient way to exchange money between individuals, but they are not a comprehensive banking option. They can be useful supplementary tools when linked to a checking account.
- The funds are stored in the app and are not FDIC-insured unless they are deposited into an insured account.
 - These apps can be connected to a pre-existing checking account to allow for deposits and transfers from that account. This is optional.
 - If money is sitting in the user's app account and they do not take the step to transfer it to their own checking account, then it is not FDIC-insured.
 - Some of these apps also offer an optional debit card (through one of the app's banking partners), which allows users to withdraw money at ATMs and make in-person purchases. The funds associated with these accounts are automatically FDIC-insured via FDIC "pass-through" insurance.
- There is some risk involved in using these apps since accounts could be hacked, the company could go out of business, and users could be scammed or accidentally send money to the wrong person. The customer service for many of the apps is not well-rated.
 - FDIC insurance does not cover fraud. It only covers deposits in the event of a bank failure.
- Users are able to purchase Bitcoin and invest through some of these apps. Direct access to those features could be risky for teens.
- There are fees and limits associated with the apps. Some examples include:
 - \$1-\$5 fee to deposit cash into their account at an affiliated retailer
 - \$2.50 fee to withdraw money from an ATM, plus a likely fee from the ATM owner
 - 1.75% fee to instantly transfer money to a checking account or debit card (free transfers take up to 3 business days)
 - \$1,000 transaction limit within 30 days, \$1000 withdrawal limit per day/ATM/week

What do traditional accounts offer that P2P apps don't?

- Ability to deposit a check at a branch or via a mobile app
- Ability to cash a check
- Ability to save money in a separate savings account (most apps do not offer a savings account, but PayPal does through their banking partner)
- Bill pay services

- Formal monthly statements
- Direct cash access without a fee
- Access to other banking products like Certificates of Deposit, IRAs, loans, credit cards, etc.
- International access to your money (some P2P apps only operate in the US & UK)
- “Banking relationship” to help facilitate a loan, safe deposit box, small business services, etc.
- Access to other services like financial consultation and investment planning.
- Personalized customer service

The Bottom Line

- P2P apps are not bad and do not need to be avoided entirely. They can be convenient and useful, but they do not operate like or offer the benefits of a full-service financial institution. Banks and credit unions offer everything that these apps provide, plus more.
- It is okay if students use the apps, but they need to be linked to a checking account to reduce risk. Their checking account should be their primary method of managing their money and the apps are supplementary.
- Banks and credit unions also have tools (ex: Zelle) to transfer money directly to an individual that are integrated into their online banking and mobile apps. These transfers are typically free and instant.
- All people deserve access to the security and benefits of using a financial institution.
- Opening and responsibly managing a bank or credit union account begins a relationship that will open doors to other products and services that the students will need as they navigate adulthood.
- Using a bank or credit union, rather than an alternative like a check-cashing store, a prepaid card, or a P2P app, will save individuals money in fees. People who are unbanked spend, on average, 5% of their net income on fees to alternative financial services, which can amount to \$40,000 over a person’s lifetime ([Brookings Institution](#)).
- A number of checking accounts have been [certified as safe and affordable](#) and have no or very low fees. A few are available to minors without an adult co-signer. Students can learn more about these accounts through [Bank On Greater Milwaukee](#). Most “student” accounts found at local banks and credit unions are good options and typically don’t have fees or minimums.

Weekly Guides for
Group Lessons and
One-on-One Check-ins

Week 1

Orientation

Welcome - 25 mins

Program Manager will lead orientation and cover the following:

- Overview of program
- Student expectations and materials
- Student Enrollment Packet

Introduction of Students and Coaches / Breakout - 10 minutes

The Program Manager will turn it over to the Group Coach to introduce themselves and complete an ice breaker question with the students. Group Coaches can create their own icebreaker or [pick one from this list](#). Next, the Group Coach will turn it over to the One-on-One coaches to briefly introduce themselves.

“Get to Know Your Students” - 15 minutes

Students will be divided into small groups of four. Each One-on-one Coach will be assigned a small group. That coach will serve as the students’ One-on-One Coach for the duration of the program. Students and coaches should use this time to get to know each other more. During this time, the Group Coach can mingle amongst the small group.

Actions Steps/ Reminders - 10 minutes

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

- Complete [Money Coach Enrollment Form](#) by week 3, students earn \$20 towards their scholarship.
- Complete [Parent/Guardian Consent Form](#) by week 4, students earn \$20 towards their scholarship.
- Open a bank account if you don’t have one and complete [Direct Deposit Form](#) by week 5, students earn \$30 towards their scholarship.
- Start tracking expenses. Students can use mobile apps, pen and paper, or the [Expense Tracking and Budgeting spreadsheet](#) to track their expenses. If students submit their expense tracker no later than week 10, they will earn \$20 towards their scholarship.

Week 2

Group Lesson - Financial Institution

Welcome - 5 mins

The Program Manager will review program logistics & enrollment steps.

Objectives for today's lesson:

- To learn about financial institution options and online and mobile banking.
- To gain confidence in opening and managing a bank account.
- To understand the difference between check cashing stores and banks and credit unions.

Icebreaker 5 - mins

Use one of the following icebreakers to begin the lesson.

- What is one thing on your bucket list?
- What percent of teens have opened a bank account?
 - Answer: 49% of teens have opened a bank account.
 - Click [here](#) for follow-up questions and source of answer.

Check It Out - 40 mins

Check It Out is one of the lessons in SecureFutures' Money Sense program. 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. **When presenting, stop at the identity theft section on slide 48.** One-on-one coaches will cover this section as the group discussion activity during check-ins the following week. At the start of the lesson, hand out hard copies of the Check It Out student workbook. Encourage students to take notes as you present.

Prepare to lead Check It Out before the group lesson. **USE THE CONDENSED VERSION INSTRUCTOR NOTES TO FACILITATE THIS LESSON.**

- Review the [Check It Out prezi presentation](#).
- Review the [Check It Out instructor notes](#).
 - **REMEMBER TO STOP BEFORE THE IDENTITY THEFT SECTION & USE THE CONDENSED VERSION!**
 - Instructor notes are also posted in the [Money Coach Volunteer Materials](#) webpage.
- Review the [Check It Out student workbook](#). - Students will receive a hardcopy of the workbook. A fillable PDF version is also posted in the [Money Coach Student Materials](#) webpage.

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 Student Materials](#) webpage and will be in Google Docs or Google Sheets format.

1. **Submit the [enrollment form](#).** Students will earn \$20 for turning this in by week 3.
2. **Submit the [parent/guardian consent](#).** Students will earn \$20 for turning this in by week 4.
3. **Submit the [direct deposit form](#).** Students will earn \$30 for turning this in by week 5.
 - a. If students do not have a bank account, they should open one at a financial institution of their choice. Students should contact their Coach or Program Manager with any questions.
4. **Continue to track expenses.** Saving receipts or using bank statements can help students remember how they spent their money. Students can use a mobile app, pen and paper or the [Expense Tracking and Budgeting](#)

[spreadsheet](#) to track their expenses. Students should submit their expense tracker [using this form](#) no later than week 10 to earn \$20 towards their scholarship. All methods are acceptable for submission.

5. **Start to think about budgeting.** Students should spend time thinking about what they already know and would like to know about budgeting.
6. **Students should prepare to meet with their One-on-One Coach next week.** If they are absent from school that day, **it is their responsibility to set up a time to connect with their Coach by phone or video conferencing before the next group lesson.** Please note, in person check-ins are our preferred method. Remember, each check-in is worth \$25 towards students' scholarship. Students should be prepared to discuss the following:
 - a. Any questions or issues they are currently experiencing.
 - b. Financial goals.
 - c. Expense tracker
 - d. Share what they know or want to know about budgeting.

Week 3

One-on-one Check-in

Group activity: Identity Theft - 15 mins

Pull up the [Check It Out prezi presentation](#) on a chromebook or laptop and cover the identity theft section. Identity theft section begins on slide 48. Use pages 41-46 in the [Check It Out instructor notes](#) to assist you with facilitation. Students should refer to pages 5-6 in their [Check It Out student workbook](#) from the previous week to follow along and take notes. After finishing the presentation, use the questions below to have a conversation with the students about identity theft and check for understanding.

- 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 - 10 mins per student

- Build rapport and get to know your students
- Ask if students have questions about banking and managing an account.
- Ask if students completed all the enrollment forms. Assist students, as needed.
- Review students' expense trackers. **Please note, if students do not have an expense tracker, please take this time to create one with them.**
 - Students can use [this mock expense sheet](#) if they don't have their own expenses to track.
- Discuss and discover students' knowledge of budgeting.

Action steps for the next group lesson

All materials and directions can be found in the [Money Coach Student Materials](#) webpage.

1. **Submit the [enrollment form](#).** Students will earn \$20 for turning this in by week 3.
2. **Submit the [parent/guardian consent](#).** Students will earn \$20 for turning this in by week 4.
3. **Submit the [direct deposit form](#).** Students will earn \$30 for turning this in by week 5.
 - a. If students do not have a bank account, they should open one at a financial institution of their choice. Students should contact their Coach or Program Manager with any questions.
4. **Continue to track expenses.** Saving receipts or using bank statements can help students remember how they spent their money. Students can use a mobile app, pen and paper or the [Expense Tracking and Budgeting spreadsheet](#) to track their expenses. Students should submit their expense tracker [using this form](#) no later than week 10 to earn \$20 towards their scholarship. All methods are acceptable for submission.
5. **Continue to think about budgeting.** What do you know? What do you want to learn?

Week 4

Group Lesson - Expense Tracking & Budgeting

Welcome - 5 mins

Ask students how things are going since the previous group lesson.

Objectives for today's lesson:

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

Icebreaker - 5 mins

Use one of the following icebreakers to begin the lesson.

- What song best describes your life?
- What percent of people make purchases due to FOMO?
 - Answer: 60% of people make purchases because of FOMO, mostly within 24 hours.
 - Click [here](#) for follow-up questions and source of answer.

Let's talk expense tracking & budgeting - 10 mins

Use the talking points below to set the stage for today's lesson.

Talking Points

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.

Once you know your spending patterns, you can use that information to make a budget.

- A budget is a plan for how to spend and save your money, typically over a month.
- The three components of a budget are income, expense categories and savings.
- It's a good idea to have one in place, no matter how much you make.
- Budgets should be looked at and adjusted regularly to make sure it stays within the spending limits you set for yourself.

Expense Tracking Activity - 30 minutes

EXPENSE TRACKING ACTIVITY INSTRUCTIONS

The purpose of this activity is to give students real life practice of spending and tracking expenses. Materials for this activity will be inside the envelope of program materials distributed to sites at the beginning of the program. You do not need to print these materials.

1. To set up this activity, place the sheets of paper marked, "[Labels and Menus for Expense Tracking Activity](#)" onto desks or tables. These sheets of paper represent the places students can shop. Places are grouped by categories on each sheet and there should be one sheet of paper per desk or table.
2. Grab the slips of papers marked, "[Expense Tracking Scenarios](#)". Each slip includes a brief description and dollar amount. Give each student one scenario at random. The dollar amount in the scenario represents how much the student can spend while shopping.
3. Give students 10 minutes to shop around. It is 100% up to students where they go to shop and how much they spend. After time is up, give students 10 minutes to write down how much they spent using this [expense tracker spreadsheet](#).
 - a. If students see a store they would like to shop at but do not see the item they would like to buy listed, they may look up the item and track it on their expense tracker.
4. Have a conversation with the students about the activity. Use the questions below to facilitate the conversation.
 - a. Explain the reasoning behind how you spent your money.
 - b. What previous experiences in your life influenced how you spent your money?
 - c. Did you spend most of your money on needs or wants? Why?
 - d. If you were given a different scenario and dollar amount, how would your spending look differently?
 - e. After tracking your purchases, what's something you noticed about your spending?
 - f. What did you learn about yourself and your values around money through this activity?

Action Steps & Reminders - 10 mins

All materials and directions can be found in the [Money Coach Student Materials](#) webpage.

1. **Continue to track expenses.** Saving receipts or using bank statements can help students remember how they spent their money. Students can use a mobile app, pen and paper or the [Expense Tracking and Budgeting spreadsheet](#) to track their expenses. Students should submit their expense tracker [using this form](#) no later than week 10 to earn \$20 towards their scholarship. All methods are acceptable for submission.
2. **Create a personal monthly budget** and use the expense tracker for assistance. Students can use the first tab in the [Expense Tracking and Budgeting](#) or a mobile app, pen and paper, or any other method that works for them. Students should submit their monthly budget [using this form](#) no later than week 10 to earn \$20 towards their scholarship. All methods are acceptable for submission.
3. **Students should prepare to meet with their One-on-One Coach next week.** If they are absent from school that day, **it is their responsibility to set up a time to connect with their Coach by phone or video conferencing before the next group lesson.** Please note, in person check-ins are our preferred method. Remember, each check-in is worth \$25 towards students' scholarship. Students should be prepared to discuss the following:
 - a. Any questions or issues they are currently experiencing.
 - b. Financial goals.
 - c. Expense tracker and monthly budget.
4. **Submit the [parent/guardian consent](#), [enrollment form](#) and [direct deposit form](#).**
 - a. Students will earn \$20 for turning in the consent form by week 4 and \$30 for turning in the direct deposit form by week 5.

Week 5

One-on-one Check-in

Group activity: Students practice tracking their own expenses - 15 minutes

Tell the students to take this time to update their expense tracker. If they don't have their own expenses to track, they should use this [mock expense sheet](#) to practice. Use the following questions below to help students reflect on their spending habits.

*If students come with their expenses tracked, please encourage them to practice with the mock expense sheet as well.
You can never have too much practice!

- Which of your expenses are needs?
- Which of your expenses are wants?
- Which of your expenses are fixed (cost the same every time)?
- Which of your expenses are variable (change from month to month)?

One-on-one Discussion Points - 10 minutes per student

- Continue to build rapport and get to know your students
- Review students expense tracker and monthly budget. **Please note, if students do not have an expense tracker or budget, please take this time to create one with them.**
 - Students can use [this mock expense sheet](#) if they don't have their own expenses to track.
- Ask if students completed all the enrollment forms. Assist students, as needed.
- Answer any questions students may have.

Action steps for the next group lesson

All materials and directions can be found in the [Money Coach Student Materials](#) webpage.

1. **Continue to track expenses.** Saving receipts or using bank statements can help students remember how they spent their money. Students can use a mobile app, pen and paper or the [Expense Tracking and Budgeting spreadsheet](#) to track their expenses. Students should submit their expense tracker [using this form](#) no later than week 10 to earn \$20 towards their scholarship. All methods are acceptable for submission.
2. Students should **review their personal monthly budget** and make sure they are staying within their spending limits. Students can use the first tab in the [Expense Tracking and Budgeting](#) or a mobile app, pen and paper, or any other method that works for them. Students should submit their monthly budget [using this form](#) no later than week 10 to earn \$20 towards their scholarship. All methods are acceptable for submission.
3. Submit the [parent/guardian consent](#) , [enrollment form](#) and [direct deposit form](#) if you haven't done so yet.
 - a. Students will earn \$30 for turning in the direct deposit form by week 5. **The first round of scholarship payments will go out soon!**

Week 6

Group Lesson - Life after High School

Welcome - 5 mins

Ask students how things are going since the previous group lesson.

Objectives for today's lesson:

- *To explore how your decisions about college, career, budgeting, and saving will impact your long term goals and lifelong financial success.*

Icebreaker - 5 mins

Use one of the following icebreakers to begin the lesson.

- Where is your dream place to travel?
- What percent of high school students have considered vocational/trade school?
 - Answer: 40%
 - Click [here](#) for follow-up questions and source of answer.

Money Path - 40 mins

Money Path is a browser-based app designed by SecureFutures to help students envision their futures. Through this lesson, 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 LESSON:

1. Watch this [promo video](#) (2 min) and explore the website: MoneyPath.SecureFutures.org
2. Watch this [Money Path Educator Facilitation Video](#) . You will play this video in the classroom to help you facilitate the lesson.
3. Review the [Volunteer Money Path Lesson Guide](#). You will use this guide in-class to help you facilitate the lesson.
 - a. Please note this lesson guide is designed for a 60-90 minute class. **Please adjust based on the length of your Money Coach lesson.**
4. You will receive an email from the Volunteer Manager with your class code. If you do not have a Money Path account, use the class code to create your account. This is the same code that students will also use to create their accounts. Bring it with you to the group lesson!
5. Create your own Money Path account and **build 2-3 paths on your own** that you can use as examples with the students.
 - a. **Make sure to build a non-college path!**
 - b. It's important to read the room to understand what students' interests are after high school.

Use the talking points below to set the stage for today's lesson.

Talking Points

- Money Path will help you create a personalized financial plan based on your future academic and career goals. You can build and compare different plans to see if they match your goals.
- There are no wrong choices! It's all about being confident in your decisions and having a plan for the future.
- Your Money Path account will be available to you forever! As you change or refine your plans, revisit the app and

see how those adjustments will affect your financial outlook.

Action Steps - 10 mins

All materials and directions can be found in the [Money Coach Student Materials](#) webpage.

1. **Continue to track expenses.** Saving receipts or using bank statements can help students remember how they spent their money. Students can use a mobile app, pen and paper or the [Expense Tracking and Budgeting spreadsheet](#) to track their expenses. Students should submit their expense tracker [using this form](#) no later than week 10 to earn \$20 towards their scholarship. All methods are acceptable for submission.
2. Students should **review their personal monthly budget** and make sure they are staying within their spending limits. Students can use the first tab in the [Expense Tracking and Budgeting](#) or a mobile app, pen and paper, or any other method that works for them. Students should submit their monthly budget [using this form](#) no later than week 10 to earn \$20 towards their scholarship. All methods are acceptable for submission.
3. **Students should prepare to meet with their One-on-One Coach next week.** If they are absent from school that day, **it is their responsibility to set up a time to connect with their Coach by phone or video conferencing before the next group lesson.** Please note, in person check-ins are our preferred method. Remember, each check-in is worth \$25 towards students' scholarship. Students should be prepared to discuss the following:
 - a. Any questions or issues they are currently experiencing.
 - b. Financial goals.
 - c. Expense tracker and monthly budget.
 - d. Money Path results
4. Students should **submit the [parent/guardian consent](#) , [enrollment form](#) and [direct deposit form](#) if they haven't already.**

Week 7

One-on-one Check-in

Group activity: Life after school discussion - 15 mins

Use the following questions below to help students reflect on their plans for life after high school.

- 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? Can you identify one action step you can do now to help reach your goals?
- Does this change your needs, wants, and savings goals?

One-on-one Discussion Points - 10 mins per student

- Continue to get to know and build rapport with your students.
- Have students pull up their paths from Money Path and have a deeper conversation. **If your student(s) didn't create a path, work with them to create one.**
- Review students expense tracker and monthly budget. **Please note, if students do not have an expense tracker or budget, please take this time to create one with them.**
 - Students can use [this mock expense sheet](#) if they don't have their own expenses to track.
- Ask if students completed all the enrollment forms. Assist students, as needed.
- Answer any questions students may have.

Action steps for the next group lesson

All materials and directions can be found in the [Money Coach Student Materials](#) webpage.

1. **Continue to track expenses.** Saving receipts or using bank statements can help students remember how they spent their money. Students can use a mobile app, pen and paper or the [Expense Tracking and Budgeting spreadsheet](#) to track their expenses. Students should submit their expense tracker [using this form](#) no later than week 10 to earn \$20 towards their scholarship. All methods are acceptable for submission.
2. Students should **review their personal monthly budget** and make sure they are staying within their spending limits. Students can use the first tab in the [Expense Tracking and Budgeting](#) or a mobile app, pen and paper, or any other method that works for them. Students should submit their monthly budget [using this form](#) no later than week 10 to earn \$20 towards their scholarship. All methods are acceptable for submission.
3. Submit the [parent/guardian consent](#) , [enrollment form](#) and [direct deposit form](#).

Week 8

Group Lesson - To Your Credit

Welcome - 5 mins

Ask students how things are going since the previous group lesson.

Objective for today's lesson

- *To provide a thorough understanding of credit, how it works and why it's important to build good credit.*

Icebreaker - 5 mins

Use one of the following icebreakers to begin the lesson.

- What's your favorite meal to cook?
- What is the recommended age to get a credit card?
 - Answer: Some experts recommend it when you turn 18. It's important to be careful when opening your first credit card. During today's lesson we will talk about how to shop around for a credit card and tips for building good credit.
 - Click [here](#) for follow-up questions and source of answer

To Your Credit - 40 mins

To Your Credit is one of the lessons in SecureFutures' Money Sense program. At the start of the lesson, hand out hard copies of the To Your Credit student workbook. Encourage students to take notes as you present

Prepare to lead To Your Credit before a group lesson. **USE THE CONDENSED VERSION INSTRUCTION NOTES TO FACILITATE THIS LESSON.**

- Review the [To Your Credit prez presentation](#).
- Review the [To Your Credit instructor notes](#).
 - **REMEMBER TO USE THE CONDENSED VERSION!**
 - Instructor notes are also posted in the [Money Coach Volunteer Materials](#) webpage.
- Review the [To Your Credit student workbook](#). - Students will receive a hardcopy of the workbook. A fillable PDF version is also posted in the [Money Coach Student Materials](#) webpage.

Use the talking points below to set the stage for today's lesson.

Talking Points

- 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.
- During today's lesson, we will
 - Define credit and list benefits of maintaining good credit 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.

Action Steps - 10 mins

All materials and directions can be found in the [Money Coach Student Materials](#) webpage.

1. **Continue to track expenses.** Saving receipts or using bank statements can help students remember how they spent their money. Students can use a mobile app, pen and paper or the [Expense Tracking and Budgeting spreadsheet](#) to track their expenses.
2. Students should **review their personal monthly budget** and make sure they are staying within their spending limits. Students can use the first tab in the [Expense Tracking and Budgeting](#) or a mobile app, pen and paper, or any other method that works for them.
3. **Students should submit their expense tracker and monthly budget [using this form](#) no later than week 10.** Each assignment is worth \$20 towards their scholarship. All methods are acceptable for submission.
4. **Students should prepare to meet with their One-on-One Coach next week.** If they are absent from school that day, **it is their responsibility to set up a time to connect with their Coach by phone or video conferencing before the next group lesson.** Please note, in person check-ins are our preferred method. Remember, each check-in is worth \$25 towards students' scholarship. Students should be prepared to discuss the following:
 - a. Any questions or issues they are currently experiencing.
 - b. Financial goals.
 - c. Expense tracker and monthly budget.
5. Submit the [parent/guardian consent](#) , [enrollment form](#) and [direct deposit form](#).

Week 9

One-on-one Check-in

Group activity: Credit Jeopardy - 15 mins

Play [Credit Jeopardy](#) with your students to check for understanding. This activity will be done collaboratively amongst all One-on-one coaches. Each coach will lead their small group (do not give your students the answers!) against other small groups.

- Please familiarize yourself with the game format.
- You will need 1 laptop or chromebook.

*As a reminder, Jeopardy rules

- Flip a coin to determine which team goes first.
- First team decides the category and dollar amount.
- Give the team 90 seconds to answer the question, if the team answers incorrectly the opposing team(s) will have the opportunity to steal.

Things to work on during your check-in - 10 mins per student

- Since this is your last check-in, discuss possible ways to continue your relationship with your students after Money Coach ends.
- Review students expense tracker and monthly budget. Remind them to submit their assignments.
 - **Please note, if students do not have an expense tracker or budget, please take this time to create one with them.**
 - Students can use [this mock expense sheet](#) if they don't have their own expenses to track.
- Ask if students completed all the enrollment forms. Assist students, as needed.
- Answer any questions students may have.

Action steps for the next group lesson

All materials and directions can be found in the [Money Coach Students Materials](#) webpage.

1. Students should submit their expense tracker and monthly budget [using this form](#) **no later than week 10**. Each assignment is worth \$20 towards their scholarship. All methods are acceptable for submission.
2. Students should submit the [direct deposit form](#) if they haven't done so yet. **The final scholarship payment will go out soon!**

Week 10

Group Lesson - Future Budget, Program Review & Wrap Up

Welcome - 5mins

Ask students how things are going since the previous group lesson.

Objective for today's lesson:

- To build a budget based on what comes next for you (continuing education, workforce/apprenticeship, military, or continuing high school).
- To understand the importance of developing a plan for saving money for the future.

Icebreaker - 5 mins

Use one of the following icebreakers to begin the lesson.

- If you won the lottery today, what would be the first thing you'd purchase?
- What percent of your daily activities are habits?
 - Answer: 45%
 - Click [here](#) for follow-up questions and source of answer.

Future Budget - 20 mins

Now that students have practiced creating a personal monthly budget, it's time for them to create a budget for the next stage of their lives. This could be a budget for tomorrow or next year, whatever is appropriate for each individual student. For this activity students have the option to create a future college budget, workforce budget, or a basic high school budget. You should have each budget open to help facilitate the activity. Budgets can be found on the [Money Coach Student Materials](#) webpage. Use the talking points below to set the stage for today's lesson.

Talking Points

- 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.

Activity Instructions

1. On a computer, go to the [Money Coach Students Materials](#) webpage and click on Week 10.
2. Students should select the budget file that matches their plan for the next year. The files will be Google spreadsheets in "View Only" mode. To edit the budget, download the file as a Microsoft Excel spreadsheet or make a copy of the Google spreadsheet and save it to personal Google Drive. **Remind students to save their budget and email it to themselves to access it later!**
 - a. **If they plan to go to college**, students should research the costs of the school they plan to attend or reference financial aid package, and use that data in their budget. A great website to help for that is College Scorecard (<https://collegescorecard.ed.gov/>).
 - i. Money Path is a great tool for this!

- b. **If they plan to enter the workforce or begin an apprenticeship**, students should research how much money they can expect to earn in the first year and use that when building their budget.
 - i. Money Path is a great tool for this!
- c. **If they will still be in high school**, do students plan to have a part-time job? Students should think about what sort of expenses they will have next year (*student fees, tickets & attire for dances, school trips, etc*).

Program Review - 25 mins

Play [Money Coach Jeopardy](#) with the students to check their level of understanding on topics covered throughout the program.

- Please familiarize yourself with the game format.
- You will need 1 laptop or chromebook.

*As a reminder, Jeopardy rules:

- Divide students into teams
- Flip a coin to determine which team goes first.
- First team decides the category and dollar amount.
- Give the team 90 seconds to answer the question, if the team answers incorrectly the opposing team(s) will have the opportunity to steal.

Action Steps - 5 mins

Congratulations to students on completing the Money Coach program!

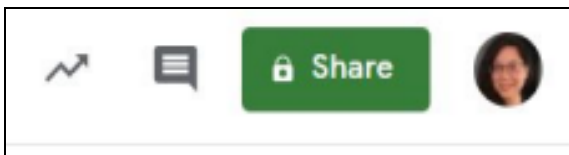
1. Students should have received an email from the Program Manager with the [post-survey link](#). They should **complete the Post Survey by Friday to earn \$15** towards their scholarship. It's really important for students to complete the post-survey so SecureFutures can understand the impact the program had on students.
2. If they haven't already, students need to submit your [direct deposit forms](#) ASAP. **If they don't, they will not receive the scholarship they earned.**
3. As a Money Coach graduate, students will continue to have access to a number of resources. Bookmark these!
 - [Money Path](#)
 - [Money Sense On Demand](#) - 14 online modules on various personal finance/financial planning topics.
 - [Money Coach Alumni Network](#) - Stay connected with us and former Money Coach students! This alumni network is a way for students to receive ongoing education, networking opportunities and resources as they pursue their financial and career goals!

Accessing Money Coach Materials

Coaches can access their materials on the [Money Coach Volunteer Materials](#) webpage. Students can access their program materials on the [Money Coach Student Materials](#) webpage. On the student's webpage, materials are organized by weeks. For each week there is a weekly guide with instructions for the action steps that will be assigned at the end of each week along with any materials needed for that specific week. Hard copies of the materials will be provided to the site partners.

The materials will be provided as view-only Google files. If a student is required to edit a file (ex: expense tracker and budget), 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. Encourage students to share what they are working on with their One-on-one Coach by sharing the link to their documents or folder. This will allow their coach to view what they are working on in real time. Additional Google Drive tips for students can be found [here](#).

To share, students can click this button in the upper right corner of the file (*see left image below*), then enter their coach email address in the dialogue box that opens up (*see right image below*). **Be sure to give your students an email address that won't block Google Drive!**



Group Coach Facilitation & Best Practices

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

Preparation:

- Familiarize yourself with the technology that will be used at your site.
- If group lessons transition to virtual, review the [Virtually Led Presentation Suggestions](#) document. These are general tips and not all will apply to the Money Coach program.
- Review the weekly guide and materials ahead of each group lesson. Everything you will need is in the weekly guides. The guides are written from the coach's perspective.
- Remind students to refer back to weekly guides for their assignments and action step reminders.
- Decide what type of support you want from the other coaches. They can assist with group discussions, advance presentations for you, share personal stories, monitor student engagement etc.

Facilitation:

- Have all of the necessary links and materials opened before you begin.
- Welcome the students as they enter the room. Have the students respond to an icebreaker at the start of each lesson. This will help to fill the awkward time before the lesson starts. Icebreaker ideas are [listed below](#).
- Try to start as close to the start time for the lesson as possible. It's okay if you can't get through all of the content during each lesson, but try to stay on track with the timing, 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.
- Pull up the Money Coach Materials webpage as you explain assignments. This will help students learn how to find assignments and other materials while outside of the group lessons.
- 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.

Icebreakers - Group coaches should begin each lesson with an icebreaker to set the tone and get students focused on the program. Ice breakers can be either fun or money-related. Coaches should answer the questions, too. Below are some fun icebreaker examples. 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?

Materials for
One-on-One
Coaches

One-on-One Check-ins

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. One-on-One check-ins happen in the weeks in between the group lessons and are 90 minutes. **At the start of each check-in meeting, all One-on-One Coaches will work together to facilitate a group activity with all students for up to 15 minutes. Afterwards, One-on-One Coaches meet individually with each student for about 10 minutes.** After students are done meeting with you, they can return to class. Check-ins will take place at the site's location, unless otherwise stated. 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).

As a One-on-one coach, your biggest responsibility is to offer support through mentorship. Everyone's financial situation is unique. It is very important as a Coach to create a rapport and establish trust between you and your student(s). This helps provide space for them to feel comfortable and speak honestly.

During Money Coach, students are expected to track their expenses along with making and maintaining a personal monthly budget. Students can use a mobile app, pen and paper or the [Expense Tracking and Budgeting spreadsheet](#) to track their expenses and monthly budget. Both assignments are due no later than week 10 and worth \$20 each. All methods are acceptable for submission. **As a coach, monitor and guide students while they work on these assignments as necessary.** Students should be showing their updated expense tracker and budget each check-in.

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 [Weekly Guides section](#) of the handbook and materials from the program to guide your check-ins. Here, you will find discussion questions to help you connect the topics from the group sessions to your check-ins.
- Review students expense tracker and monthly budget. Give them feedback on their assignments.
- Discuss the topics from the previous group session. Check students' level of understanding and answer questions they may have.
 - 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 progress with completing action steps 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 lessons, 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 lesson.
- When the group lesson 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 lessons transition to virtual
 - 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.

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. If presenting the *Check It Out* or the *To Your Check* prezis 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](#))

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.

Coach Notes:

Use the space below to take notes about your students.

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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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