



Site Partner Handbook

Money Coach Program Managers:

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Site Partner Responsibilities

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

- Attend Site Partner training and meetings, as requested.
- Identify dates and times to hold 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.

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.
- Complete group activity with students for up to 15 minutes and then individually 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 60-75 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.

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.
- 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.
- **Track your expenses for the entirety of the program.**
- Attend and actively participate in group lessons.
- Complete and turn in all assignments by the stated deadlines.
- **Attend a One-on-One check-in with your coach every other week.** Check-ins occur on site during the week between group lessons. 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 group lesson 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 you are absent for a group lesson or check-in, you must: contact the Program Manager and your One-on-One Coach before the next group lesson to discuss your goals, report your 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.
- 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 students.

Expected Commitment

The Money Coach program follows a 10 week schedule. Group lessons are held every other week, for a total of five lessons. Each group lesson lasts between 60 - 75 minutes and is held in person unless otherwise stated. For the weeks between the group lessons, 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 group lesson.**
- 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 program.
- Interest in building a mentor/mentee relationship with the volunteers in the program.

Money Coach: 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>

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 during orientation.
	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 & Time: _____ b) Location: _____
	6) Attend the first group lesson. a) Date & 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)



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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