



Student Enrollment Packet

Program Managers:

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

Group Lessons

There will be five group lessons that will focus on specific financial topics and are full of activities and discussion.

One-on-One Check Ins

All students will be assigned a One-on-One Coach who will serve as a mentor to them over the course of the program. Each student meets with their assigned coach in person on site. These check-ins will take place during the week between 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 you, what motivates you, and what challenges you may face.
- Wellness check-in: how are things going and what resources do you need?
- Helping you complete the assignments and tasks from the group lessons.
- Reviewing your expense tracking and budgeting progress.
- Listening to, guiding, and coaching you to achieve your goals.
- Assisting you in setting a savings plan.
- Helping you to address obstacles and mistakes.

Materials Needed

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

Program Plan by Week	
<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 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 Program Enrollment Guide

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

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

Try to complete all these tasks **before the first group lesson**.

If you have any questions or issues, contact:

Site Partner Name:	
Site Partner Email:	

Money Coach Program Manager:

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

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

Andréa Michel: andrea@securefutures.org 262-202-9349

Enrollment Checklist

Mark off the steps as you complete them.

	1) Have your parent or guardian submit the Parent/Guardian Consent Form. This must be submitted by or before 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 and Time: _____ b) Location: _____

Bank and Credit Union Account Guide

A big part of the Money Coach program is learning how to manage your money through a bank or credit union account that is all your own. If you don't already have an account at a bank or credit union, you will need to open one within one month of the program starting. We encourage all students to open an account that is the best fit for them.

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

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

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

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

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

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

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

After you have opened your accounts:

Make sure that you know your routing number and account numbers and keep this information safe. You will need these numbers to complete the [Direct Deposit Authorization Form](#).

Scholarship Payment Schedule

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

- **Attendance:** Students will be paid \$25 per group lesson that they attend (maximum of \$125). Students will work to maintain perfect attendance, will be on-time and stay for the entire lesson, and will actively participate. Students must communicate all absences with the Site Partner, Program Manager, and their One-on-One Coach before the missed session.
- **One-on-one:** Students will be paid \$25 per check in (maximum of \$100). Students must attend a One-one-One check-in with their coach every other week to qualify for the payment. If a student is absent the day of check-in, it is their responsibility to set up a time to meet with their coach by phone or video conferencing before the next group lesson.
- **Benchmarks:** Students will be paid per benchmark met (maximum of \$125). Benchmarks must be complete and submitted by the due date in order to receive credit.

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

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

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

Submit Enrollment Form by week 3	\$20	
Submit Parent/Guardian Consent Form by week 4	\$20	
Open Bank Account & Submit direct deposit form by week 5	\$30	
Group Lesson: Attendance + Participation	\$25	
One-on-One Check in	\$25	
Group Lesson Attendance + Participation	\$25	
One-on-One Check in	\$25	First round of payments, up to \$170
Group Lesson: Attendance + Participation	\$25	
One-on-One Check in	\$25	
Group Lesson: Attendance + Participation	\$25	
One-on-One Check in	\$25	

Expense Tracker no later than week 10	\$20	
Monthly Budget no later than week 10	\$20	
Group Lesson: Attendance + Participation	\$25	
Post Survey due the Friday after the final session	\$15	Second round of payments, up to \$180
Total Scholarship Funds Available	Up to \$350	

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Andréa Michel: andrea@securefutures.org

My One-on-One Coach

Fill in your coach's info below.

Name:	
Email:	
Cell Phone:	

Money Coach Program Calendar

Week 1 <i>Orientation</i> <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>	Week 2 <i>Group Lesson - Financial Institutions</i>	Week 3 <i>1:1 w/coach</i>	Week 4 <i>Group Lesson - Expense Tracking & Budgeting</i>
Week 5 <i>1:1 w/coach</i>	Week 6 <i>Group Lesson - Life after high school</i>	Week 7 <i>1:1 w/coach</i>	Week 8 <i>Group Session - To Your Credit</i>
	Week 9 <i>1:1 w/coach</i> <i>Expense Tracker and Monthly Budget due no later than week 10</i>	Week 10 <i>Group Lesson- Future Budget, Review & Wrap Up</i> <i>Post survey due by Friday.</i>	



SecureFutures

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

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