



# *SecureFutures* **Money Sense**

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

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

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

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



## **Why should you choose Money Sense?**

### **Flexible and accessible**

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

### **The volunteer connection**

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

### **Proven results**

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

# Learning topics and objectives

## Bank Your Future

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

**Students will:**

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

## Check It Out

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

**Students will:**

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

## To Your Credit

**Goal:** To get students familiar with how credit cards work, the importance of knowing their credit score and monitoring their credit report, the benefits of maintaining good credit and how to build it.

**Students will:**

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

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

- Student at Hmong American Peace Academy

# Delivery formats

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

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

## Educator-led

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



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