



# Money Coach Handbook

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## 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. Lessons are 60 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 lessons that focus on specific financial topics, 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 student participation through discussion.

### One-on-one Check-Ins

One-on-one coaches serve as mentors for assigned students. One-on-one coaches use this time to meet with students individually for up to 15 minutes. During the One-on-one check-ins, students can expect to complete tasks and assignments to ensure a 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 lesson.
- Listening to, guiding, and coaching them to achieve their goals.
- Assisting them in setting a savings plan.
- Helping them to address obstacles and mistakes.

<b>Program Curriculum &amp; Reminders</b>	
Week 1 Program Orientation Week 2: Group lesson #1- Banking 101 Week 3: One-on-one check-in #1 ● <b>Reminder: Students' enrollment form due</b> Week 4: Group lesson #2 - Expense tracking and budgeting ● <b>Reminder: Students' parent/guardian consent form due</b> Week 5: One-on-one check-in #2 ● <b>Reminder: Students' direct deposit form due</b>	Week 6: Group lesson #3 - Life after high school Week 7: One-on-one check-in #3 Week 8: Group lesson #4 - To Your Credit Week 9: One-on-one check-in #4 Week 10: Group lesson #5 - Program review Week 11: One-on-one check-in #5 ● <b>Reminder: Expense tracker and budget assignment due</b> ● <b>Reminder: The post-survey is due at the end of the last week of the program.</b>

# Volunteer Profile: Group Coach

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## 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 SecureFutures volunteers is to engage students in financial education lessons by asking questions, leading discussions, and sharing professional and life experiences.

The distinct role of the Money Coach volunteer is to coach. The Group Coach volunteer engages and encourages participants and leads group lessons (12-16 students). The lessons serve to educate participants on financial literacy and guide them in developing action plans to achieve financial needs and goals. Students practice healthy money management skills and are provided the opportunity to earn a participation incentive 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 Staff. 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 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 professionally and appropriately 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 and Training

The Money Coach program follows an 11-week schedule. Volunteers are required to commit to the entire 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 group lessons. There are a total of 5 group lessons which are held every other week. Each lesson lasts 60 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. Volunteers are required to attend training before 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

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## 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 experiences.

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 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 participation incentive 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 Staff. Planned absences need to be communicated in advance.
- Work with other One-on-one Coaches to facilitate activities with students and individually meet with assigned students for about 10 - 15 minutes, every other week. Check-ins will take place at the site location.
- Assist students with their Money Coach Assignments.
- Listen, guide, and coach students along with helping them 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 the Group Coach to keep them informed of what is happening during the one-on-one check-ins in biweekly coach team calls.
- Assist students with completing program forms, if they have not submitted them by the first group lesson.
- Conduct yourself professionally and appropriately 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 and Training

The Money Coach program follows an 11-week schedule. Volunteers are required to commit to the entire 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 5 meetings. Each meeting lasts 60 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. Volunteers are required to attend training before 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

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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

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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

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## Site Partners

- Complete site visit before programming starts.
- 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 all sessions.
- Serve as “day of” contact for students, volunteers and Program Staff
- Take attendance during group lessons and check-ins. Share attendance list with Program Staff.
- Support students as they complete program forms and help the Program Staff to secure forms from all students.
  - The Program Staff will keep you updated on submitting the program forms.
- Serve as a liaison between students and the Money Coach Program Staff.
  - 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 come.
- 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 for the sessions.
- Communicate with other school personnel to garner support for the program and ensure smooth program facilitation.

## Program Staff 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

Below are the forms students must complete.

	<p><b>1)</b> Submit the <a href="#">Parent/Guardian Consent Form</a>.</p> <p>a) If the student is 18 years old, they can complete this form themselves.</p>
	<p><b>2)</b> Complete the <a href="#">Money Coach Enrollment Form</a>.</p>
	<p><b>3)</b> Open a bank account <b>in your own name</b> at a local bank or credit union, if you don't already have one.</p> <p>b) Enroll in online and mobile banking.</p>
	<p><b>4)</b> Complete the <a href="#">Direct Deposit Authorization Form</a>.</p> <p>a) In order to complete this form, students need to provide their routing and account number.</p> <p>b) Verification document is required too!</p>

### 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.

### Progra Staff:

- Program staff will be notified when students submit forms. If a student is missing something, they will let you know.

## Bank Account and Participation Incentive Payment Processes

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In an effort to simplify the account set up and participation incentive 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 must be from a brick-motar financial institution or FDIC-insured online bank. 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.**

## Participation Incentive Payment Schedule

The Money Coach Program’s participation incentives shall be awarded based on the following criteria:

- **Group Lessons:** Students can earn up to \$25 per group lesson. Students must be on time, stay for the entire lesson, and actively participate to earn the incentive.
- **One-on-one Check-ins:** Students can earn up to \$25 per check-in. To be eligible for payment, students have to attend a one-on-one check-in with their coach every other week. If a student is unable to attend the check-in on the scheduled day, it is their responsibility to arrange a meeting with their coach via phone or video conferencing before the next group lesson to earn incentive.
- **Benchmarks:** Students can earn incentives per benchmark completed and submitted by the due date.

**Absences and missed benchmarks:** Students will be allowed only two missed group lessons, check-ins, or benchmarks. 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 Staff, but may not count toward the participation incentives. Students must communicate all absences with the Site Partner, Program Staff, or their One-on-one Coach before missing a group lesson or one-on-one check-in.

Payments will be made twice throughout the program and directly deposited into students’ accounts. Students must have their account open and the [Direct Deposit Authorization Form](#) and supporting documentation submitted to receive payments.

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

Submit the Enrollment Form by week 3	\$20	
Submit the Parent/Guardian Consent Form by week 4	\$20	
Open a bank account & submit the Direct Deposit Form by week 5	\$20	
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 \$160
Group Lesson: Attendance + Participation	\$25	
One-on-One Check-in	\$25	
Group Lesson: Attendance + Participation	\$25	
One-on-One Check-in	\$25	
Group Lesson: Attendance + Participation	\$25	
One-on-One Check-in	\$25	
Submit expense tracker & budget assignment in week 11	\$20	
Submit the Post Survey by the Friday after the final session	\$20	Second round of payments, up to \$190
<b>Total Scholarship Funds Available</b>	<b>Up to \$350</b>	

## Volunteer Guidance re: Cash App and P2P apps

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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

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### **Welcome - 25 minutes**

The Program Staff leads orientation and covers the following:

- Overview of program and forms
  - Cover acceptable options for participation incentive
- Program outcomes
  - Introduce [expense tracking and budget assignment](#)
- Student expectations
  - Stress the importance of attendance and maintaining good communication with coaches and staff during the program.

### **Introduction of Students and Coaches / Breakout - 30 minutes**

The Program Staff will turn it over to the coaches to introduce themselves. Keep your introduction brief!

#### **“Get to Know Your Students” -**

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. Below are some questions you can ask during this time.

- What information do you hope to learn during the program?
- What does it mean to budget & track expenses to you? Do you currently do it?
- Do you have a bank account? If yes, what has your experience been?
- Do you work currently?

### **Reminders - 5 minutes**

The Program Staff will gather everyone as a large group to discuss reminders.

- Complete the [Money Coach Enrollment Form](#) by week 3, students earn \$20 towards their participation incentive.
- Complete the [Parent/Guardian Consent Form](#) by week 4, students earn \$20 towards their participation incentive.
- Open a bank account if you don’t have one and complete the [Direct Deposit Form](#) by week 5, students earn \$20 towards their participation incentive.
- Download the [expense tracker and budget assignment](#) and save it to your Google Drive. Students must submit this assignment in week 11 to earn \$20 towards their participation incentive.

## Week 2

### Group Lesson - Banking 101

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#### **Welcome - 5 minutes**

The Program Staff reviews program logistics & enrollment steps. The Group Coach shares learning objectives with the students

*Objectives for today's lesson:*

- *To learn how to open and manage an account.*
- *To understand the benefits of direct deposit.*
- *To understand the difference between debits and credits and other payment methods.*
- *To learn about identity theft.*

#### **Check It Out - 50 minutes**

Check It Out is one of the lessons in SecureFutures' Money Sense program. The presentation covers choosing a financial institution, opening a bank account, and managing an account responsibly. Other topics include avoiding check cashing stores, how to write a check, person-to-person payment apps, and how debit cards differ from prepaid and credit cards. 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](#) and [Check It Out instructor notes](#).
  - Instructor notes are also posted on the [Money Coach Volunteer Materials](#) webpage.
- Review the [Check It Out student workbook](#). - Students will receive a hard copy of the workbook. A fillable PDF version is located on the Moach [Coach Student Materials](#) webpage.

#### **Reminders - 5 minutes**

Students will earn money for completing action steps by the due date. All materials and directions are on 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 \$20 for turning this in by week 5.
  - a. If students do not have a bank account, they should open one at a financial institution. Students should contact their Coach or Program Staff with any questions.
4. **Continue to work on your [expense tracker and budget assignment](#).** Saving receipts or using bank statements can help students remember how they spent their money. Students should submit their assignment [using this form](#) in week 11 to earn \$20 towards their participation incentive.
5. **Students should prepare to meet with their One-on-one Coach next week.** If they are absent from school that day, they need to set up a time to connect with their Coach by phone or video conferencing before the next group lesson to earn an incentive. Please note, that in-person check-ins are our preferred method. Remember, each check-in is worth \$25 towards students' participation incentive. Students should prepared to discuss
  - a. Any questions or issues they are currently experiencing.
  - b. Financial goals and expense tracker and budget assignment



## Week 3

### One-on-one Check-in

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#### **Check-in Overview - Rapport building and Banking 101**

Use the full hour to meet with your students individually for 15 minutes. Use the discussion points below to navigate your conversation. While students are waiting to meet with you, they should work on updating their expense tracker and budget. After the check-in is over, students can return to class. Prioritize checking in with students who want to go back to class early.

#### **One-on-one discussion points - 15 minutes per student**

- Build rapport and get to know your students. Below are some questions you can ask to get the conversation going. Remember to answer the questions you ask students.
  - Are you involved in extracurricular activities in or out of school?
  - What's your family like?
  - How's the school year going?
  - What do you like to do in your free time?
  - What do you want to do after high school?
- Identity Theft recap.
  - 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?
- Ask if students have questions about banking and managing an account.
  - If the student has a bank account, talk to them about their experience managing it. What are some things they like and dislike about the experience?
  - If the students do not have a bank account, ask them where they are in the process and work with them to develop a plan to open an account.
- If a student didn't submit a form, assist them with completing it.
- Review students' expense tracker and budget. **Please note, that if students haven't started this assignment, please take this time to work on it.**
  - Use this opportunity to talk about your budgeting method.
- Answer any questions the student may have.

#### **Reminders**

All materials and directions are on 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 \$20 for turning this in by week 5.
  - a. If students do not have a bank account, they should open one at a financial institution. Students should contact their Coach or Program Manager/Coordinator with any questions.
4. **Continue to work on your [expense tracker and budget assignment](#).** Saving receipts or using bank statements can help students remember how they spent their money. Students should submit their assignment [using this form](#) in week 11 to earn \$20 towards their participation incentive.

## Week 4

### Group Lesson - Expense Tracking & Budgeting

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#### **Welcome - 5 minutes**

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

*Objectives for today's lesson:*

- *To understand what expense tracking is and how it connects to budgeting*
- *To learn about different types of expenses*
- *To learn methods to track expenses*
- *To learn approaches to creating a personal budget*

#### **Let's talk expense tracking & budgeting - 25 minutes**

You will play a game of Kahoot! with the students to facilitate today's lesson. At the start of the lesson, go to [www.kahoot.com](http://www.kahoot.com) and log into your account. Search for "Money Coach expense tracking & budgeting" on the Discover page. Click on the Kahoot, select "Host Live" and play the classic mode with the students. Once you have the game pulled up, direct students to [www.kahoot.it](http://www.kahoot.it) and give them the game pin to sign in to play. The pin will automatically generate and appear on the screen when you host the Kahoot. Students can play using their Chromebooks or phone. While presenting, share some of your personal experiences with expense tracking and budgeting with the students.

#### **Use the talking points below to facilitate today's lesson.**

Expense Tracking - why is it important?

- It is a way to understand where your money is going and
- It gives you an idea of where you can cut back if you have an unexpected expense or need to start saving towards a new goal
- It helps you identify whether your spending is aligned with your priorities and goals

When you track your expenses, you find which expenses are needs versus wants and which are fixed or variable.

- Need expenses are things necessary to live/for survival
- Want expenses are things you desire that aren't necessarily to live/for survival
- Fixed expenses are recurring expenses of typically the same amount.
- Variable expenses are expenses you have control over how and when you spend. These expenses typically do not recur each month.

There are different methods to use for expense tracking.

- Spreadsheets - there are some premade ones online and in Microsoft Excel/Google Sheets
- Pen & Paper - make columns for the date, amount, and expense type.
- Apps - check with your bank/credit union to see if they have a budgeting/tracking feature in the app.

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

- A budget is a plan to spend and save 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 reviewed and adjusted regularly to ensure it stays within the spending limits you set for yourself and aligns with your priorities and goals.

Remember to Pay Yourself First!

- After calculating your monthly income, write down your financial goals.
  - Goals can be short or long-term
  - It's beneficial to have one of your goals be creating an emergency fund.
  - Another goal can be retirement. To save up for retirement, open up a retirement account (401k, IRA)

- Share your retirement account, experience, and tools with the students.
- Save up for a goal by putting your money in a savings account.
  - High-yield savings accounts typically have a higher interest rate than traditional savings accounts.
    - There are articles online such as Nerdwallet and Bankrate to help you compare interest rates.
    - You can make additional deposits and withdrawals.
  - Certificate of Deposits (CD) is another tool to save.
    - Interest rates are typically higher than traditional savings accounts and are fixed for the length of the term.
    - Terms are available for various lengths (6 months, 1 year, 18 months). There are penalties for withdrawing early and you can't make additional deposits after the initial deposit.
    - Like savings accounts, CDs are FDIC/NCUA-insured

There are different approaches to making a budget.

- 50/30/20 budget - 50% of income goes towards needs, 30% towards wants, 20% towards savings and debt
  - Cons - with the increasing cost of living, sticking to these percentages may not work.
- Zero budget - every dollar is accounted for and categorized.  $\text{Income} - (\text{expenses} + \text{savings}) = 0$ 
  - Cons - this method can be more tedious because all dollars need to be accounted for.
- Budgeting apps - check if your bank/credit union has one. Some include an expense tracking feature.
- The important to keep in mind when making a budget is finding the right method that works for you.

To maintain a budget and reach your goals, create a plan and stick to it! Discipline is a key component to managing your finances.

- Share ways you hold yourself accountable with the students.

### **Budget Frenzy (From Next Gen Personal Finance) - 25 minutes**

This activity helps recognize the different types of variable expenses that a young adult might face and consider the challenges of budgeting for these variable expenses. In this fast-paced game, students make quick decisions as variable expense items appear on the screen.

1. Give each student a copy of the [Budget Frenzy worksheet](#).
2. Project the [slide deck](#) for students to see. The first few slides have instructions for the students.
  - a. Students should imagine they are 22 years old, working full time, and living in an apartment with a roommate. They will need to budget for variable expenses for the month. To determine the budget amount, students should multiply the number of letters in their first name by \$100. For example, Michael's budget is \$700 ( $7 \times \$100 = \$700$ ). The budget amount is the maximum students have to spend on variable expenses for the month. Students should write this number under question 1.
  - b. Each slide includes one variable cost.
  - c. Students decide whether or not to pay for each thing. They will have **ten seconds to decide** on each item.
    - i. If yes, check the box and write the cost for that item. If no, leave that box blank.
    - ii. Students should be careful, - some variable costs are needed and if they don't pay for them, there might be consequences.
3. Once students have made their choices, ask them some reflection questions. Ask as many questions as you can in the time left
  - a. How much did you spend in total on variable costs? Was that within your budget?
  - b. What factors influenced your decision whether or not to buy a particular item?
  - c. What other variable expenses would you want to buy that weren't included in this game?
  - d. How would you categorize the different variable expenses from this activity?

- e. Do you think it impacted your decisions to write down the item's cost whenever you bought something? Why or why not?
- f. Which of the variable costs were necessities?
- g. If you were to play the game again, how would you change your approach? Why?
- h. How might this game look different if you had a different amount of limited income? What if you had a variable income?
- i. If students had different starting budgets: How did your experience in this game compare to a classmate's?

### **Reminders - 5 minutes**

All materials and directions are on the [Money Coach Student Materials](#) webpage.

1. **Continue to work on your [expense tracker and budget assignment](#).** Saving receipts or using bank statements can help students remember how they spent their money. Students should submit their assignment [using this form](#) in week 11 to earn \$20 towards their participation incentive.
2. **Students should prepare to meet with their One-on-one Coach next week.** If they are absent from school that day, they need to set up a time to connect with their Coach by phone or video conferencing before the next group lesson to earn an incentive. Please note, that in-person check-ins are our preferred method. Remember, each check-in is worth \$25 towards students' participation incentive. Students should prepared to discuss the following:
  - a. Any questions or issues they are currently experiencing.
  - b. Financial goals and Expense tracker and budget assignment.
3. **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 \$20 for turning in the direct deposit form by week 5.

## Week 5

### One-on-one Check-in

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#### **Check-in Overview - Rapport building and expense tracking & budgeting**

Use the full hour to meet with your students individually for 15 minutes. Use the discussion points below to navigate your conversation. While students are waiting to meet with you, they should work on updating their expense tracker and budget. After the check-in is over, students can return to class. Prioritize checking in with students who want to go back to class early.

#### **One-on-one discussion points - 15 minutes per student**

- Build rapport and get to know your students. Below are some questions you can ask to get the conversation going. Remember to answer the questions you ask students.
  - How was your weekend? Do you have plans this weekend?
  - Are there any events happening at school this week?
  - Have you watched any good movies/shows lately?
- Expense tracking & budgeting recap.
  - Why is it important to track your expenses?
  - What expense do you have?
  - What is a budget?
  - What are the 3 components of a budget?
  - What's something you want to save for?
  - Create a SMART goal for your savings goal.
  - What budgeting method or expense-tracking tool do you like to use?
- If a student didn't submit a form, assist them with completing it.
- Review students' expense tracker and budget. **Please note, that if students haven't started this assignment, please take this time to work on it.**
  - Use this opportunity to talk about your budgeting method.
- Answer any questions the student may have.

#### **Reminders**

All materials and directions are on the [Money Coach Student Materials](#) webpage.

1. **Continue to work on your [expense tracker and budget assignment](#).** Saving receipts or using bank statements can help students remember how they spent their money. Students should submit their assignment [using this form](#) in week 11 to earn \$20 towards their participation incentive.
2. Submit the [parent/guardian consent](#), [enrollment form](#), and [direct deposit form](#) if they haven't done so yet.
  - a. Students will earn \$20 for turning in the direct deposit form by week 5. **The first round of participation incentive payments will go out soon!**

## Week 6

### Group Lesson - Life after High School

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#### **Welcome - 5 minutes**

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.*

#### **Money Path - 50 minutes**

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) for a brief overview of Money Path and explore the website: [MoneyPath.SecureFutures.org](http://MoneyPath.SecureFutures.org)
2. Watch this  [Money Path Educator Facilitation Video](#) to learn how to give a Money Path Demo.
  - a. Using this facilitation video during the lesson is optional.
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 Coordinator 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 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.**

- 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.

#### **Reminders - 5 minutes**

All materials and directions are on the [Money Coach Student Materials](#) webpage.

1. **Continue to work on your [expense tracker and budget assignment](#).** Saving receipts or using bank statements can help students remember how they spent their money. Students should submit their assignment [using this form](#) in week 11 to earn \$20 towards their participation incentive.
2. **Students should prepare to meet with their One-on-one Coach next week.** If they are absent from school that day, they need to set up a time to connect with their Coach by phone or video conferencing before the next group lesson to earn an incentive. Please note, that in-person check-ins are our preferred method. Remember,

each check-in is worth \$20 towards students' participation incentive. Students should be prepared to discuss the following:

- a. Any questions or issues they are currently experiencing.
  - b. Financial goals and expense tracker and budget assignment.
  - c. Money Path results
3. 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

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#### **Check-in Overview - Rapport building and expense tracking & budgeting**

Use the full hour to meet with your students individually for 15 minutes. Use the discussion points below to navigate your conversation. While students are waiting to meet with you, they should work on updating their expense tracker and budget. After the check-in is over, students can return to class. Prioritize checking in with students who want to go back to class early.

#### **One-on-one discussion points - 15 minutes per student**

- Build rapport and get to know your students. Below are some questions you can ask to get the conversation going. Remember to answer the questions you ask students.
  - How is your week going?
  - How are classes going?
  - Is there a class you like/dislike?
- Money Path recap.
  - 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.**
  - 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 you 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?
  - How does this information change your needs, wants, and savings goals?
- If a student didn't submit a form, assist them with completing it.
- Review students' expense tracker and budget. **Please note, that if students haven't started this assignment, please take this time to work on it.**
  - Use this opportunity to talk about your budgeting method.
- Answer any questions the student may have.

#### **Reminders**

All materials and directions are on the [Money Coach Student Materials](#) webpage.

3. **Continue to work on your [expense tracker and budget assignment](#).** Saving receipts or using bank statements can help students remember how they spent their money. Students should submit their assignment [using this form](#) no later than week 11 to earn \$20 towards their participation incentive.
4. Submit the [parent/guardian consent](#), [enrollment form](#), and [direct deposit form](#) if they haven't done so yet.
  - a. Students will earn \$20 for turning in the direct deposit form by week 5. **The first round of participation incentive payments will go out soon!**



## Week 8

### Group Lesson - To Your Credit

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#### **Welcome - 5 minutes**

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

*The objective for today's lesson*

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

#### **To Your Credit - 50 minutes**

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 OF INSTRUCTOR NOTES TO FACILITATE THIS LESSON.**

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

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

- Credit is an important financial concept for you to understand. You will receive credit card offers soon and you may take out student loans for college. It is critical to 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 the 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 its role in acquiring credit.
  - Identify ways to build and improve credit.

#### **Reminder - 5 minutes**

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

1. **Continue to work on your [expense tracker and budget assignment](#).** Saving receipts or using bank statements can help students remember how they spent their money. Students should submit their assignment [using this form](#) in week 11 to earn \$20 towards their participation incentive.
2. **Students should prepare to meet with their One-on-one Coach next week.** If they are absent from school that day, they need to set up a time to connect with their Coach by phone or video conferencing before the next group lesson to earn an incentive. Please note, that in-person check-ins are our preferred method. Remember, each check-in is worth \$25 towards students' participation incentive. Students should be prepared to discuss the following:
  - a. Any questions or issues they are currently experiencing.
  - b. Financial goals and expense tracker and budget assignment.
  - c. Submit the [parent/guardian consent](#), [enrollment form](#), and [direct deposit form](#).

## Week 9

### One-on-one Check-in

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#### **Check-in Overview - Rapport building and expense tracking & budgeting**

Use the full hour to meet with your students individually for 15 minutes. Use the discussion points below to navigate your conversation. While students are waiting to meet with you, they should work on updating their expense tracker and budget. After the check-in is over, students can return to class. Prioritize checking in with students who want to go back to class early.

#### **One-on-one discussion points - 15 minutes per student**

- Build rapport and get to know your students. Below are some questions you can ask to get the conversation going. Remember to answer the questions you ask students.
  - How is the semester going?
  - Do you have plans coming up?
- Credit recap.
  - What is credit?
  - How do you build credit?
  - What is a grace period? APR? Credit line? Available credit?
  - What are mistakes that can hurt your credit?
  - What's the difference between a credit score and a credit report?
  - How can you check your credit score for free?
- If a student didn't submit a form, assist them with completing it.
- Review students' expense tracker and budget. **Please note, that if students haven't started this assignment, please take this time to work on it.**
  - Use this opportunity to talk about your budgeting method.
- Answer any questions the student may have.

#### **Reminders**

All materials and directions are on the [Money Coach Students Materials](#) webpage.

1. Students should submit their [expense tracker and budget](#) assignment [using this form](#) in **week 11**. This assignment is worth \$20 towards their participation incentive.
2. Students should submit the [direct deposit form](#) if they haven't done so yet.

# Week 10

## Group Lesson - Program Review

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### **Welcome - 5 minutes**

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

*The objective for today's lesson:*

- To review all topics covered in the Money Coach Program
- To revisit any topics students want more clarity on or a deeper understanding of.

### **Program Review - 50 minutes**

Play [Money Coach Jeopardy](#) with the students to check their understanding of topics covered throughout the program. 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.
- The team decides the category and point amount.
- Give the team 30 seconds to answer the question. If the team answers correctly, they get the points. If the team answers incorrectly the opposing team to the left will have the opportunity to steal. If that team answers correctly, they get the points. If they answer incorrectly, the opposing team to their left can steal. If no team answers correctly and the question returns to the original team that chose the question, no one receives the points and the next team gets to pick a category and a point amount.
  - No points will be lost if the team answers incorrectly.

### **Reminders - 5 minutes**

All materials and directions are on the [Money Coach Student Materials](#) webpage.

1. **Continue to work on your [expense tracker and budget assignment](#).** Saving receipts or using bank statements can help students remember how they spent their money. Students should submit their assignment [using this form](#) in week 11 to earn \$20 towards their participation incentive.
2. **Students should prepare to meet with their One-on-one Coach next week.** This will be the final check-in. If they are absent from school that day, they need to set up a time to connect with their Coach by phone or video conferencing before payments go out to earn incentive. Please note, that in-person check-ins are our preferred method. Remember, each check-in is worth \$25 towards students' participation incentive. Students should be prepared to discuss the following:
  - Any questions or issues they are currently experiencing.
  - Financial goals and expense tracker and budget assignment.
3. Submit the [parent/guardian consent](#), [enrollment form](#), and [direct deposit form](#).
  - If they haven't already, students must submit their [direct deposit forms](#) ASAP. The final participation incentive payment will go out soon! If they don't, they will not receive the scholarship they earned.

## Week 11

### One-on-one Check-in

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#### **Overview - Reflection**

Today is the last check-in and session of Money Coach. At the start of the check-in, students will grab food and complete the [post-survey](#). During this time the Program Manager/Coordinator will talk to the students about the value of staying in touch with coaches and SecureFutures after the program. This will take less than 10 minutes. After, take the rest of the time to meet individually with your students. Use the discussion points below to navigate your conversation. After the check-in is over, students can return to class. Prioritize checking in with students who want to go back to class early. While students wait to meet with you, they should complete the post-survey and submit the expense tracker and budget assignment.

#### **One-on-one discussion points - 10 minutes per student**

- What kind of mentor/mentee relationship would you like to have moving forward?
  - How would you like to stay in contact?
- What were your initial expectations of the Money Coach program, and how did they compare to your experience?
- How has your understanding of personal finance changed since participating in the Money Coach program?
- What new financial skills or knowledge have you gained from the program?
  - How do you plan to apply the knowledge or skills you've gained in your daily life moving forward?
- How confident do you feel about managing your money and making financial decisions now?
- What personal habits or behaviors have you changed from what you learned in the program?
- Can you give an example of how you've applied something you learned from the Money Coach program in a real-world situation?
- Do you have any questions about anything that was covered in the program?

#### **Reminders**

Congratulations! You completed the Money Coach program!

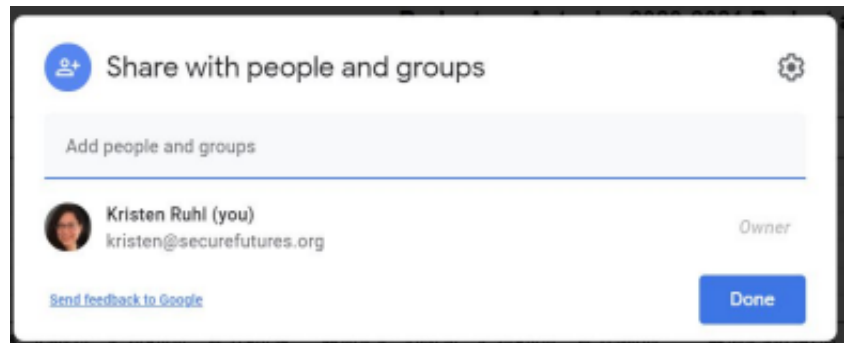
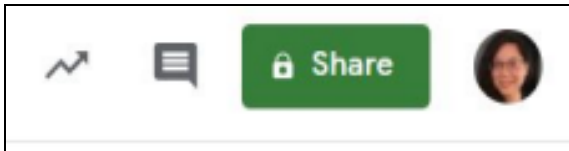
1. Students should have received an email from the Program Manager/Coordinator with the [post-survey link](#). If they didn't complete it during the session, students should **complete the post-survey by Friday** to earn \$20 towards their participation incentive. Students must complete the post-survey so SecureFutures can understand the program's impact on students.
2. Students should submit their [expense tracker and monthly budget](#) assignment [using this form](#) **by the end of today**. This assignment is worth \$20 towards their participation incentive.
3. Students should submit the [direct deposit form](#) if they haven't done so yet. **The final payment will go out soon! If they don't, they will not receive the incentive they earned.**
4. As a Money Coach graduate, students will continue to have access to many resources. Bookmark these!
  - a. [Money Path](#)
  - b. [Money Sense On Demand](#) - 14 online modules about various personal finance/financial planning topics.
  - c. [Money Coach Alumni Network](#) - Stay connected with us and former Money Coach students! This alumni network allows students to receive ongoing education, networking opportunities, and resources as they pursue their financial and career goals!

## Group Coach Facilitation & Best Practices

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 students' webpage, materials are organized by weeks and include materials specific to that week. Hard copies are available and 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

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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 can use icebreaker as a way to set the tone and get students focused on the program. Icebreakers 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?

## Technology

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Group lessons 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.

**Materials for  
One-on-One  
Coaches**



## One-on-one Check-ins Best Practices

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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 coaches serve as mentors for assigned students. One-on-one check-ins happen in the weeks in between the group lessons and are 60 minutes. **One-on-one coaches use this time to meet with students individually for up to 15 minutes. There may be weeks where you meet with your students as a group and complete an activity instead of individual check-ins.** After students are done meeting with you, they can return to class. If a student needs to head back to class early, prioritizing checking in with them first. 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 arrange a meeting with their coach via phone or video conferencing before the next group lesson to earn incentive. 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).

During Money Coach, students are expected to track their expenses along with making and maintaining a personal monthly budget. Students should use the [expense tracker and budget spreadsheet](#) to track their expenses and monthly budget. This assignment is due by week 11 and worth \$20 each. As a coach, monitor and guide students while they work on this assignment as necessary. Students should be showing their updated expense tracker and budget each check-in.

**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. Below are some tips to keep in mind.**

- 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

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One-on-one coaches are expected to attend orientation. Group lessons are optional . If you plan to attend the group lessons, below are things you can do during lessons 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.

**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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