



Student Enrollment Packet

Program Managers:

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

Group Lessons

The program has five group lessons focused on specific financial topics and full of activities and discussions.

One-on-One Check-Ins

All students will be assigned a One-on-One Coach who will serve as a mentor throughout the program. Each student meets with their assigned coach on-site in person five times throughout the program. 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 and assist you in setting a savings plan.
- Listening to, guiding, and coaching you to achieve your goals.
- Helping you to address obstacles and mistakes.

Materials Needed

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

Program Curriculum & Reminders	
Week 1: Program Orientation Week 2: Group lesson #1 - Banking 101 Week 3: One-on-one check-in #1 <ul style="list-style-type: none">● Reminder: Enrollment form due Week 4: Group lesson #2- Expense tracking and budgeting <ul style="list-style-type: none">● Reminder: Parent/guardian consent for due Week 5: One-on-one check-in #2 <ul style="list-style-type: none">● Reminder: Direct deposit form due	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 <ul style="list-style-type: none">● Reminder: Expense tacker and budget assignment due● Reminder: The post-survey is due at the end of the last week of the program.

Money Coach Student Profile

Money Coach Program

SecureFutures' Money Coach program provides high school students with hands-on financial coaching led by volunteer coaches. This program is designed to deepend students' understanding of financial concepts and assist them with goal-setting through a lesson plan focused on direct volunteer-to-student interaction.

Money Coach volunteers engage students in small groups and One-on-One check-ins helping them develop action plans to achieve financial needs and goals. As students meet program benchmarks, they can earn a participation incentive.

Student Responsibilities

- Complete all program forms by the stated due date.
- If you don't have one, open an account at a bank or credit union in your name **within one month** of starting the program.
- **Create a personal budget and track your expenses for the entirety of the program.**
- Attend and actively participate in group lessons.
- Meet with your One-on-One 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.
- Complete and turn in all assignments by the due date.
- **Notify the Site Partner, Program Manager/Coordinator, and your One-on-One Coach if you need to miss a group lesson, check-in, or can't complete an assignment by the due date. Students will be allowed only two absences, missed check-ins, or missed assignments.**
 - If you are absent for a check-in, schedule a time to meet with 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 met 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 professionally and appropriately at all times.
- Interact positively with your fellow Money Coach students.

Expected Commitment

The Money Coach program follows an 11-week schedule. Group lessons are held every other week, for a total of five lessons. Each group lesson lasts 60 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.
- **Submit program forms by the due date.**
- 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 Managers & Coordinators:

Kiana Ayala: kiana@securefutures.org

Ikia Sprewell: ikia@securefutures.org

Andréa Michel: andrea@securefutures.org

Enrollment Checklist

	1) Have your parent or guardian submit the Parent/Guardian Consent Form . a) If you are 18 years old, you can submit this form yourself.
	2) Submit the Money Coach Enrollment Form .
	3) If you don't have one, open a bank account in your own name at a local bank or credit union. 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!

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 your name and address
 - Photo ID, if it has your current address on it
 - Address Verification Form from the financial institution (requires parent or guardian signature)
 - Any other current, official document with your name and address 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](#).

Participation Incentive Payment Schedule

The Money Coach Program’s participation incentive is awarded based on the following criteria:

- **Group Lessons:** You earn \$25 per group lesson that they attend. You must be on time, stay for the entire lesson, and actively participate.
- **One-on-one:** You earn \$25 per check-in they complete. If you are absent the day of check-in, it is your responsibility to set up a time to meet with your coach by phone or video conferencing before the next group lesson to earn incentive.
- **Benchmarks:** You earn incentive per benchmark completed and submitted by the due date.

Absences and missed assignments: You will be allowed only two missed group lessons, check-ins or benchmarks. At the third miss, you may be removed from the program. Late assignments and check-ins may be accepted at the discretion of the Program Manager or Coordinator, but may not count toward the participation incentive..

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. You must have your account open and the [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	\$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
Total Participation Incentive Funds Available	Up to \$350	

Money Coach Program Staff

Kiana Ayala: kiana@securefutures.org
 Ikia Sprewell: ikia@securefutures.org
 Andréa Michel: andrea@securefutures.org

My One-on-One Coach

Name:	
Email:	
Cell Phone:	

Money Coach Program Calendar

Week 1 <i>Orientation</i> <i>Students will need Chromebooks</i>	Week 2 <i>Group Lesson - Banking 101</i>	Week 3 <i>1:1 w/coach</i> <i>The enrollment form is due</i> <i>Students will need Chromebooks</i>	Week 4 <i>Group Lesson - Expense Tracking & Budgeting</i> <i>The consent form is due</i> <i>Students will need Chromebooks</i>
Week 5 <i>1:1 w/coach</i> <i>The direct deposit form is due</i> <i>Students will need Chromebooks</i>	Week 6 <i>Group Lesson - Life after high school</i> <i>1st round of payments go out this week</i> <i>Students will need Chromebooks</i>	Week 7 <i>1:1 w/coach</i> <i>Students will need Chromebooks</i>	Week 8 <i>Group Session - To Your Credit</i>
Week 9 <i>1:1 w/coach</i> <i>Students will need Chromebooks</i>	Week 10 <i>Group Lesson- Program Review</i>	Week 11 <i>1:1 w/coach</i> <i>Expense tracker and monthly budget assignment is due</i> <i>Students will need Chromebooks</i>	<i>*The post-survey is due at the end of the last week of the program.</i> <i>*The last round of payments goes out the week after the program wraps.</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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