SecureFutures

Money Coach

Site Partner Handbook

Money Coach Program Staff

Kiana Ayala: kiana@securefutures.org 414-310-5923
Ikia Sprewell: ikia@securefutures.org 414-301-2258
Andréa Michel: andrea@securefutures.org 262-202-9349

Coach Name:	
Email:	
Phone:	

Coach Name:	
Email:	
Phone:	

Coach Name:	
Email:	
Phone:	

Coach Name:	
Email:	
Phone:	

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Site Partner Responsibilities

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

- Complete the 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
- 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 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 and features activities and discussion. The Group Coach will lead these lessons using the presentations and materials provided. Group lessons are optional for One-on-one coaches. When in attendance, One-on-one coaches should support the Group Coach and encourage students participation through discussion.

One-on-one Check Ins

One-on-one coaches serve as mentors for assigned students. 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. During the One-on-one check-ins, students can expect to complete tasks and assignments to ensure full understanding of what is taught during the group lessons. Additional weekly communication by email, text, or call is encouraged!

Key areas of focus for coaches during the check ins:

- Getting to know each student, what motivates them, and what challenges they may face.
- Wellness check-in: how are things going and what resources do they need?
- Helping them complete the assignments and tasks from the group 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.

<table>
<tr><th colspan="2">Program Curriculum & Reminders</th></tr>
<tr>
<td>Week 1 Program Orientation
Week 2: Group lesson #1- Banking 101
Week 3: One-on-one check-in #1
● Reminder: Students’ enrollment form due
Week 4: Group lesson #2 - Expense tracking and budgeting
● Reminder: Students’ parent/guardian consent form due
Week 5: One-on-one check-in #2
● Reminder: Students’ direct deposit form due</td>
<td>Week 6: Group lesson #3 - Life after high school
Week 7: One-on-one check-in #3
Week 8: Group lesson #4 - Credit
Week 9: One-on-one check-in #4
Week 10: Group lesson #5 - Program review
Week 11: One-on-one check-in #5
● Reminder: Expense tracker and budget assignment due
● Reminder: Post Survey due at the end of the final week of the program.</td>
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Money Coach Student Profile

Money Coach Program

SecureFutures' Money Coach program is a hands-on financial coaching program delivered to a small group of high school students by volunteer coaches. The program aims to provide a deeper understanding of financial concepts and hands-on goal-setting through a lesson plan that focuses on direct volunteer-to-student interaction.

Money Coach volunteers engage and encourage participants in small groups and One-on-one check-ins as they develop action plans to achieve financial needs and goals. Money Coach also provides the opportunity for students to earn a scholarship as they meet program benchmarks.

Student Responsibilities

- Complete and return all enrollment forms by the stated deadlines.
- Open an account at a bank or credit union in your own name **within one month** of starting the program, if you do not already have one.
- **Create a personal budget and track your expenses for the entirety of the program.**
- Attend and actively participate in group lessons and check-ins. Money Coach takes place on site.
    - Additional weekly communicationto your One-on-one Coach by email, text, or call is encouraged.
- **Communicate with the Site Partner, Program Staff and your One-on-one Coach if you need to miss a group lesson or One-on-One check-in or can not complete an assignment by the deadline. Students will be allowed only two absences, missed check ins, or missed assignments.**
    - If you are absent for a group lesson or check-in, you must contact the Program Staff and your One-on-One Coach before the next group lesson to discuss your goals, report your progress, and complete missed assignments.
    - **Students with more than two absences or missed assignments who have not checked in with their coach may lose their place in the program.**
- Complete and turn in assignments by the stated deadlines.
- Work toward building a meaningful mentoring relationship with your One-on-One Coach.
- Conduct yourself in a professional and appropriate manner at all times.
- Interact positively with your fellow Money Coach students.

Expected Commitment

The Money Coach program follows a 11- week schedule. Group lessons are held every other week, for a total of five lessons. Each group lesson is 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, for a total of five check-ins.

Eligibility Requirements

- Junior or senior in high school, in good academic standing.
- **Must submit program forms (parent/guardian consent, enrollemnt, and direct deposit).**
- 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

Below are the forms students must complete.

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

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.

Program Staff:

- Program staff will be notified when students submit forms. If a student is missing something, they wil inform student's assigned coach and site partner.

Bank Account and Milestone Reward Payment Processes

In an effort to simplify the account setup and milestone reward 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-and-mortar 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 start.
- 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 setup, 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.**

Volunteer Profile: Group Coach

Money Coach Program

SecureFutures' Money Coach program is a hands-on financial coaching program delivered to a group of high school students by volunteer coaches. The program aims to provide a deeper understanding of financial concepts and hands-on goal-setting through a lesson plan that focuses on direct volunteer-to-student interaction. The primary role of all 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 milestone reward 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.
- Take attendance during each group lesson using the attendance tracker found at the back of the coach handbook. Be sure to submit/share it with the Money Coach Program Staff and the Site Partner after each group lesson.
- 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, though they are welcome to attend check-in sessions if they like. There are a total of 5 group lessons which are held every other week. Each lesson lasts 60 minutes. Training is optional for those who served as Money Coach volunteers the previous semester (about 4 hours of training total). Training will be available in person and virtual.

Preferred Talents and Interests

- Desire to work and build meaningful relationships with teenagers who come from historically marginalized and under-resourced communities.
- Experience with public speaking, presenting, or teaching.
- Working knowledge of foundational personal finance concepts. (Training will be provided.)
- Basic computer skills, including video conferencing.

Volunteer Profile: One-on-One Coach

Money Coach Program

SecureFutures' Money Coach program is a hands-on financial coaching program delivered to a group of high school students by volunteer coaches. The program aims to provide a deeper understanding of financial concepts and hands-on goal-setting through a lesson plan that focuses on direct volunteer-to-student interaction. The primary role of all SecureFuture volunteers is to engage students in financial education lessons by asking questions, leading discussions, and sharing professional and life 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 milestone reward 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.
- Meet individually with assigned students for about 10 - 15 minutes during check-in sessions. Check-ins will take place at the site location.
- Mark your students' check-ins complete during each check-in session using the attendance tracker sheet found at the back of the coach handbook. Be sure to submit/ share it with the Money Coach Program Staff and Site Partner after each check-in.
- 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, though they are welcome to attend group lessons if they like. One-on-one check-ins are held every other week, for a total of 5 meetings. Each meeting lasts 60 minutes. Training is optional for those who served as Money Coach volunteers the previous semester (about 4 hours of training total). Training will be available in person and virtual.

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.

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.

Program Managers:
Kiana Ayala | kiana@securefutures.org **|** 414-310-5923
Ikia Sprewell | ikia@securefutures.org **|** 414-301-2258
Andréa Michel | andrea@securefutures.org **|** 262-202-9349

710 N Plankinton Avenue, Suite 1400
Milwaukee, WI 53203
(414) 273-8101 | www.securefutures.org