SecureFutures
Money Coach

Money Coach Handbook

Coach Handbook

Table of Contents

Contact Information

Milwaukee		Racine
Ikia Sprewell ikia@securefutures.org (414) 310-5915	**Mark Robinson** mark@securefutures.org (414) 310-5914	**Dr. Andréa Michel** andrea@securefutures.org (414) 310-5918

Site Partner Name:	
Email:	**Phone:**

Coach Name:	
Email:	**Phone:**

Coach Name:	
Email:	**Phone:**

Coach Name:	
Email:	**Phone:**

Coach Name:-	
Email:	**Phone:**

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 a 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 provided presentations and materials. 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 20 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.

<table>
<tr><th colspan="2">Program Curriculum & Reminders</th></tr>
<tr>
<td>Week 1 Program Kickoff
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 & 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 - Pay Yourself First
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 - Life After High School
Week 11: One-on-one check-in #5
● Reminder: Expense tracker and budget assignment due
● Reminder: The post-survey is due at the end of the last week of the program.</td>
</tr>
</table>

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 (12-18 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 program kickoff 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 program kickoff 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. Returning Money Coach volunteers are not required to attend annual training unless there have been significant changes to the program structure, curriculum, volunteer expectations, or training content. If training is required, it is approximately 3-4 hours and will be offered in-person and virtually.

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 their 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 program kickoff 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 up to 20 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 program kickoff 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. Returning Money Coach volunteers are not required to attend annual training unless there have been significant changes to the program structure, curriculum, volunteer expectations, or training content. If training is required, it is approximately 3-4 hours and will be offered in-person and virtually

Preferred Talents and Interests

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

Coach Team Calls

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 the 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

Student Communication Policy

Volunteers for the Money Coach program will regularly communicate with students one-on-one and outside of the school day. That communication should always remain professional. Volunteers should restrict their communication to phone, text, and email. Volunteers are encouraged to set boundaries and expectations for communications around such things as response time and times of the day/evening it's appropriate to communicate. Volunteers should never meet privately with a student without being accompanied by or in the sightline of another adult. Volunteers outside of the Money Coach program should not be communicating with students individually.

Confidentiality & Non-Disclosure Obligations

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 Agreement, 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 Agreement 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.

This Agreement shall remain in effect for as long as both parties are actively working together. Notwithstanding the foregoing, the parties' duty to hold in confidence Confidential Information that was disclosed during the working relationship shall remain in effect indefinitely.

Resignation and Dismissal of Volunteers Policy

SecureFutures accepts the service of volunteers with the understanding that they serve at the sole discretion of the organization, which may, at any time, for whatever reason, decide to terminate the volunteer’s relationship with SecureFutures. Similarly, volunteers may at any time, for whatever reason, decide to end their relationship with the organization. Volunteers wishing to end their relationship with the organization may do so by contacting the Volunteer Manager, who will promptly remove the individual from the list of active volunteers. A volunteer may be removed from active service for reasons including, but not limited to:

- Being unprepared.
- Failing to appear when scheduled without notifying the school or community-based organization and the SecureFutures office in advance.
- Displaying signs of being under the influence of alcohol or other controlled substances when volunteering.
- Violating Confidentiality & Non-Disclosure Obligation Agreement.
- Violating the Anti-Harassment policy.
- Violating the Cultural Sensitivity Policy.
- Failing to follow the standards of conduct articulated by the school or community-based organization.

Volunteers may appeal their dismissal by submitting a letter to the President and CEO, which details why the dismissal was unfounded.

Site Partner & Program Staff Responsibilities

Site Partners

- Complete Pre-Programming Activities
  - Conduct a site visit before programming starts to evaluate fit.
  - Identify dates and times to hold the Money Coach program.
  - Help recruit students for the program.
- Site Support and Coordination
  - Ensure the room is unlocked and appropriate technology is functioning.
  - Communicate with school personnel to gather support and ensure a smooth process.
  - Provide space and passes (or make announcements) for students to attend coach check-ins.
  - Serve as the liaison between students and volunteers when students are missing forms or are frequently absent.
  - Provide site support (your presence may be required - this looks different for every site)
- Data Review & Debrief with Program Staff
  - Schedule and attend a post-program debrief with Program Staff.
  - Review data from the previous session.
  - Discuss successes, challenges, and areas for improvement.
  - Identify students needing additional support.

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 the milestone reward.

Money Coach 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 the Money Coach Enrollment Form.
	3) Open a bank account **in your own name** at a local bank or credit union, if you 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) A 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 program kickoff 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 will let you know.

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 an 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 by Week 5 of the program
- 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 its 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.**

Milestone Reward Payment Schedule

The Money Coach Program's milestone reward shall be awarded based on the following criteria:

- **Group Lesson:** Students can earn $25 per group lesson. To receive the reward, students must be on time, stay for the entire lesson, and actively participate. If a student needs to leave early or arrive late, they must notify the Program Staff, Site Partner, or their One-on-one Coach beforehand to receive credit for that session.
- **One-on-one Check-Ins:** Students can earn $25 per check-in. Students must meet with their One-on-one Coach during the scheduled session to receive the reward. If a student is unable to attend the check-in, it is their responsibility to reschedule with their coach (via phone or video) before the next group lesson to earn the reward.
- **Benchmarks:** Students can earn rewards by completing and submitting benchmarks by the deadline. Late benchmarks may be accepted at the discretion of the Program Staff, but they may not be eligible for milestone rewards.

Absences: Students are allowed up to two missed sessions. After the third absence, the student may be removed from the program. Students must notify the Program Staff, Site Partner, or their One-on-One Coach before any absences to prevent it from negatively impacting their participation.

Payments will be made twice throughout the program and directly deposited into students' accounts. Students must have an open account and submit the [Direct Deposit Authorization Form] **along with supporting documentation** to receive payments. **The total milestone reward available for students to earn is up to $350.** Below is a breakdown of how 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**	
The first round of payments goes out during Week 6		**Students can earn 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**	
The second round of payments goes out after the program ends.		**Students can earn up to $190**

Volunteer Guidance re: Cash App and P2P apps

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 is 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
Program Kickoff

Welcome - 25 minutes

The Program Staff leads the program kickoff and covers the following:

- Overview of program and forms
  - Cover acceptable options for milestone reward
- Program outcomes
  - Introduce expense tracker and budget assignment
- Student expectations
  - Stress the importance of attendance and maintaining consistent 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 three. Each One-on-one Coach will be assigned a small group. That coach will serve as their 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.

- Do you prefer communicating through emails or text messages?
- What information do you hope to learn during the program?
- What does budgeting & tracking expenses mean to you? Do you currently do it?
- Do you have a bank account? If so, what has been your experience?
- Do you work currently?
- What do you want to do after you graduate?

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 milestone reward for submitting this by the deadline.
- Complete the Parent/Guardian Consent Form by Week 4. Students earn $20 towards their milestone reward for submitting this by the deadline.
- Open a bank account if you don't have one, and complete the Direct Deposit Form by Week 5. Students earn $20 for submitting this by the deadline.
- Download the expense tracker and budget assignment and save it to your Google Drive. Students must submit this assignment by Week 11 to earn $20 towards their milestone reward.

Week 2

Group Lesson - Banking 101

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 picking a financial institution, opening a bank account, and managing an account responsibly. Other topics include avoiding check-cashing stores, check writing, person-to-person payment apps, and how to access your money. At the start of the lesson, hand out hard copies of the Check It Out student workbook. Encourage students to take notes as you're presenting.

Prepare to lead the Check It Out presentation before the group lesson. **REFERENCE THE MONEY COACH NOTES IN THE CONDENSED VERSION OF THE INSTRUCTOR'S NOTES TO FACILITATE THIS LESSON.**

- Review the Check It Out Prezi presentation and Check It Out instructor's notes.
  - Instructor's 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 **Money 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 by Week 3**. Students earn $20 towards their milestone reward for submitting this by the deadline.
2. **Submit the parent/guardian consent by Week 4**. Students earn $20 towards their milestone reward for submitting this by the deadline.
3. **Submit the direct deposit form by Week 5**. Students earn $20 for submitting this by the deadline.
   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 know how they spent their money. Students should submit this assignment using this form by Week 11 to earn $20 towards their milestone reward.
5. **Students should prepare to meet with their One-on-one Coach next week.** If they are absent from school that day, they are responsible for contacting their Coach and finding a time to meet by phone or video conferencing before the next group lesson to earn a reward. Please note that in-person check-ins are our preferred method. Remember, each check-in is worth $25 towards the students' milestone reward. To prepare for this, students should
   a. Identify questions or issues they are currently experiencing.
   b. Review financial goals and update their expense tracker and budget assignment.
   c. Think about how to apply the information from the group lesson.

Week 3

One-on-one Check-in

Check-in Overview - Rapport building and banking & identity theft

Use the full hour to meet with your students individually for up to 20 minutes. Use the discussion points below to navigate your conversation. While students are waiting to meet with you, they should submit missing forms and update their expense tracker and budget. After the check-in is over, students can return to class. Prioritize checking in with students who need to return to class early.

One-on-one discussion points - 15 to 20 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, ask 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 is missing a form, assist them with completing it.
- Review students' expense tracker and budget. **Please note that if students haven't started this assignment, 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 by Week 3**. Students earn $20 towards their milestone reward for submitting this by the deadline.
2. **Submit the parent/guardian consent by Week 4**. Students earn $20 towards their milestone reward for submitting this by the deadline.
3. **Submit the direct deposit form by Week 5**. Students earn $20 for submitting this by the deadline.
   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 know how they spent their money. Students should submit this assignment using this form by Week 11 to earn $20 towards their milestone reward.

Week 4
Group Lesson - Expense Tracking & Budgeting

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.

Use the Kahoot! presentation to facilitate today's lesson. To access this, visit www.kahoot.com and follow the steps below.

1. Log in using "**admin@securefutures.org**" for the user name and "**S3cur3Futur3s**" for the password.
2. Click "Library on the left side of the screen.
3. Click the host live button under the "Money Coach - Expense Tracking & Budgeting" Kahoot!
4. Select the "Classic mode" option and push "Start".

Direct students to www.kahoot.it and share the game pin to sign in. The game pin will automatically generate and appear on the screen when you start the Kahoot presentation. Students can play using their Chromebooks or phones. While presenting, share the techniques you use to track expenses and budget.

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 out 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 that you have control over how and when you spend. These expenses typically do not recur monthly.

There are different methods 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 - your bank/credit union may 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 for how to spend and save money, typically within a month.
- The three components of a budget are income, expense categories, and savings.
- It doesn't matter how much you make; it's a good idea to have one in place.
- Budgets should be reviewed and adjusted regularly to ensure you stay within the spending limits you set for yourself and align with your priorities and goals.

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: It may be challenging to stick with these percentages due to the increasing cost of living.
- Zero budget - every dollar is accounted for and categorized. Income - (expenses + 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.
- Keep in mind that when it comes to budgeting, find the right method that works for you.

Don't Forget to Pay Yourself First - Savings!

- Write down your financial goals.
    - Goals can be short or long-term
- Put money aside for your future self
    - Examples include an emergency fund and retirement savings.

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 x $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.
        i. **If a student has a short name (less than 6 letters), have them start with a budget of $600**
    b. Each slide includes one variable cost. 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, as some variable costs are needed. There might be consequences if they don't pay for them.
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?

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 know how they spent their money. Students should submit this assignment using this form by Week 11 to earn $20 towards their milestone reward.
2. **Students should prepare to meet with their One-on-one Coach next week.** If they are absent from school that day, they are responsible for contacting their Coach and finding a time to meet by phone or video conferencing before the next group lesson to earn a reward. Please note that in-person check-ins are our preferred method. Remember, each check-in is worth $25 towards the students' milestone reward. To prepare for this, students should
   a. Identify questions or issues they are currently experiencing.
   b. Review financial goals and update their expense tracker and budget assignment.
   c. Think about how to apply the information from the group lesson.
3. **Submit the parent/guardian consent, enrollment form, and direct deposit form.**
   a. Students earn $20 for submitting the consent form by Week 4 and $20 for submitting the direct deposit form by Week 5.

Week 5

One-on-one Check-in

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

Use the full hour to meet with your students individually for up to 20 minutes. Use the discussion points below to navigate your conversation. While students are waiting to meet with you, they should submit missing forms and update their expense tracker and budget. After the check-in is over, students can return to class. Prioritize checking in with students who need to return to class early.

One-on-one discussion points - 15 to 20 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 budgeting method or expense-tracking tool do you like to use?
    - What's something you want to save for?
- If a student is missing a form, assist them with completing it.
- Review students' expense tracker and budget. **Please note that if students haven't started this assignment, 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 know how they spent their money. Students should submit this assignment using this form by Week 11 to earn $20 towards their milestone reward.
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 milestone reward payments will go out soon!**

Week 6
Group Lesson - Pay Yourself First

Welcome - 5 minutes

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

Objectives for today's lesson:

- *Understand the importance of saving early (i.e., Pay Yourself First)*
- *Compare different savings and investment options*
- *Assess personal risk and financial habits*

Pay Yourself First - 50 minutes

This lesson introduces students to savings and investing tools and approaches. Pull up this Prezi presentation to facilitate the lesson and encourage students to take notes as you present. **REFER TO THE PAY YOURSELF FIRST INSTRUCTOR NOTES TO FACILITATE THE LESSON.** Instructor's notes are also posted on the **Money Coach Volunteer Materials** webpage. Prepare to lead the Pay Yourself First group lesson by reviewing the following:

- Pay Yourself First Prezi presentation and instructor notes
- Roll With the Market materials (*from Next Gen Personal Finance*),
  - Slide deck, activity instructions, student worksheet, and Online dice for activity - You'll need to select the 6-sided dice.

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

- Let me ask you a quick question: If your phone broke today, could you replace it without freaking out? What if something big happened — like your car needed fixing, or you had to help out at home? Would you be ready? That's what saving money is really about. Not just for "someday," but for right now — to give you more control, less stress, and way more freedom. During today's lesson, we will
  - Talk about the importance of paying yourself first. In other words, understand the importance of saving early,
  - Compare different savings and investment options
  - Assess personal risk and financial habits

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 know how they spent their money. Students should submit this assignment using this form by Week 11 to earn $20 towards their milestone reward.
2. **Students should prepare to meet with their One-on-one Coach next week.** If they are absent from school that day, they are responsible for contacting their Coach and finding a time to meet by phone or video conferencing before the next group lesson to earn a reward. Please note that in-person check-ins are our preferred method. Remember, each check-in is worth $25 towards the students' milestone reward. To prepare for this, students should
   a. Identify questions or issues they are currently experiencing.
   b. Review financial goals and update their expense tracker and budget assignment.
   c. Think about how to apply the information from the group lesson.
3. Students should **submit the parent/guardian consent, the enrollment form, and the direct deposit form if they haven't.**

Week 7
One-on-one Check-in

Check-in Overview - Rapport building and savings & investing
Use the full hour to meet with your students individually for up to 20 minutes. Use the discussion points below to navigate your conversation. While students are waiting to meet with you, they should submit missing forms and update their expense tracker and budget. After the check-in is over, students can return to class. Prioritize checking in with students who need to return to class early.

One-on-one discussion points - 15 to 20 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?
- Pay Yourself First recap.
  - How do you currently think about saving money? Did the group lesson change that?
  - What are some reasons it's important to start saving early — even as a teen?
  - What's one small step you could take this month to start saving?
  - Where do you see yourself financially in five years? How can you leverage saving and investing to get there?
  - Create a SMART savings goal for yourself.
- If a student is missing a form, assist them with completing it.
- Review students' expense tracker and budget. **Please note that if students haven't started this assignment, 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 know how they spent their money. Students should submit this assignment using this form by Week 11 to earn $20 towards their milestone reward.
2. Students should **submit the parent/guardian consent, the enrollment form, and the direct deposit form if they haven't.**

Week 8
Group Lesson - To Your Credit

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 the To Your Credit before a group lesson. **REFERENCE THE MONEY COACH NOTES IN THE CONDENSED VERSION OF THE INSTRUCTOR'S NOTES TO FACILITATE THIS LESSON.**

- Review the To Your Credit Prezi presentation.
- Review the To Your Credit instructor's notes.
    - **REMEMBER TO REFERENCE THE MONEY COACH NOTES!**
    - Instructor's 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 to understand. Soon, you will receive credit card offers, 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 is critical.
- 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 their 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 know how they spent their money. Students should submit this assignment using this form by Week 11 to earn $20 towards their milestone reward.
2. **Students should prepare to meet with their One-on-one Coach next week.** If they are absent from school that day, they are responsible for contacting their Coach and finding a time to meet by phone or video conferencing before the next group lesson to earn a reward. Please note that in-person check-ins are our preferred method. Remember, each check-in is worth $25 towards the students' milestone reward. To prepare for this, students should
    a. Identify questions or issues they are currently experiencing.
    b. Review financial goals and update their expense tracker and budget assignment.
    c. Think about how to apply the information from the group lesson.
3. Students should **submit the parent/guardian consent, the enrollment form, and the direct deposit form if they haven't.**

Week 9

One-on-one Check-in

Check-in Overview - Rapport building and credit

Use the full hour to meet with your students individually for up to 20 minutes. Use the discussion points below to navigate your conversation. While students are waiting to meet with you, they should submit missing forms and update their expense tracker and budget. After the check-in is over, students can return to class. Prioritize checking in with students who need to return to class early.

One-on-one discussion points - 15 to 20 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 some 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 is missing a form, assist them with completing it.
- Review students' expense tracker and budget. **Please note that if students haven't started this assignment, 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 know how they spent their money. Students should submit this assignment using this form by Week 11 to earn $20 towards their milestone reward.
2. Students should **submit the parent/guardian consent, the enrollment form, and the direct deposit form if they haven't.**

Week 10

Group Lesson - Life after High School

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
2. Watch the Guided Facilitation Video to learn how the lesson flows.
    a. Using this facilitation video during the lesson is optional.
3. Review the Money Path Guide for Money Coach.
    a. You will use this guide in class to help you facilitate the lesson. **Please adjust based on the length of your Money Coach lesson.**
4. You will receive an email from the Program Staff 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 determine 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 know how they spent their money. Students should submit this assignment using this form by Week 11 to earn $20 towards their milestone reward.
2. **Complete the post-survey by the Friday after the final group lesson to earn $20.** Students must complete the post-survey so SecureFutures can understand the program's impact on students. The post survey can be found under "Week 10."

3. **Students should prepare to meet with their One-on-one Coach next week.** If they are absent from school that day, they are responsible for contacting their Coach and finding a time to meet by phone or video conferencing before the next group lesson to earn a reward. Please note that in-person check-ins are our preferred method. Remember, each check-in is worth $25 towards the students' milestone reward. To prepare for this, students should
    a. Identify questions or issues they are currently experiencing.
    b. Review financial goals and update their expense tracker and budget assignment.
    c. Bring their Money Path results.
    d. Think about how to apply the information from the group lesson.
4. Students should **submit the parent/guardian consent, the enrollment form, and the direct deposit form if they haven't.**

Week 11

One-on-one Check-in

Overview - Review & Reflection

Today is the last check-in and session of Money Coach. We will use the first 5 minutes in the beginning for students to grab food. Then play Money Coach Jeopardy to review their understanding of topics covered throughout the program. Coaches, please familiarize yourself with the game format. You will need 1 laptop or Chromebook.

Money Coach Jeopardy - 15 minutes

Visit the Money Coach Volunteer Materials webpage to pull up the game. Break students into teams and explain the rules.

Jeopardy rules:

- Determine which team goes first by thinking of a number 1 - 40 and asking the teams to guess that number. The team closest to that number without going over goes first.
- The first 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.

One-on-one discussion points - 7 to 10 minutes per student

After the game ends, transition into check-ins. While students wait to meet with you, they should complete the post-survey and submit the expense tracker and budget assignment. 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.

- 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 taught in the program?

Wrap up & Reminders - 10 minutes

Congratulations! You completed the Money Coach program! During this time, the Program Manager/Coordinator will discuss with the students about the value of staying in touch with coaches and SecureFutures after the program.

1. Students should complete the post-survey link if they didn't do it during the session. Students should **complete the post-survey by Friday** to earn $20 towards their milestone reward. 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 milestone reward.

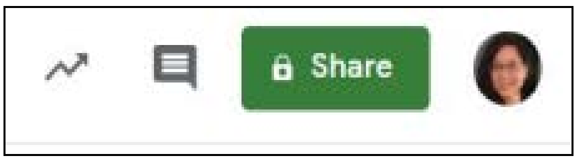
3. Students should submit the **direct deposit form** if they haven't done so yet. **The final payment will go out next week! If they don't submit it, they will not receive the milestone reward they earned.**
4. As a Money Coach graduate, students will continue to have access to many resources. Bookmark 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 provides students with ongoing financial education, networking opportunities, and resources as they pursue their financial and career goals!

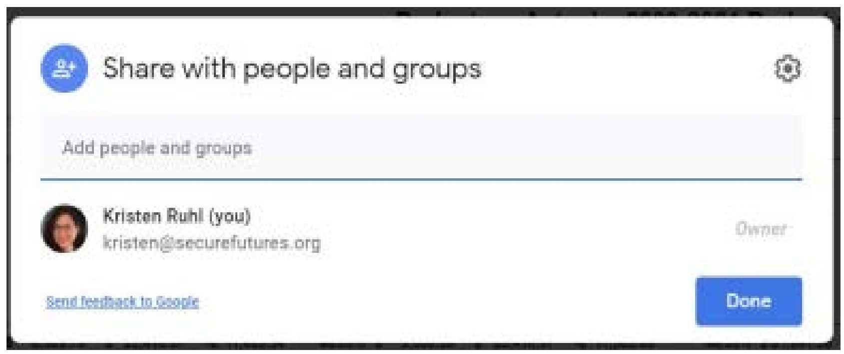
Tips & Materials for Coaches

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 week and include materials specific to that week. Hard copies are available and will be given to the site partners.

The materials will be provided as view-only Google files. If a student is required to edit a file (expense tracker and budget), they must 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 to 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's 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

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. Below are some tips for successful preparation and facilitation.

Preparation:

- Familiarize yourself with the technology that will be used at your site.
- 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.
- Decide what type of support you want from the other coaches. They can assist with group discussions, share personal stories, and monitor student engagement.

Facilitation:

- Pull the necessary links and materials open before you begin.
- Take attendance using the "Weekly Attendance Tracker" in the back of the coach handbook.
- 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.
- Begin as close to the start time of the lesson as possible. It's okay if you can't get through all of the content during each lesson. 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 Student Materials webpage as you explain assignments. This will help students learn where to find assignments and other materials outside of the group lessons.
- Share relevant and interesting stories that relate to the curriculum. Ask the other coaches to share stories, as well.
- **Don't get discouraged!** Building a rapport with students may take some time. Site Partners and Program Staff will be available to serve as support and assist with student engagement.

Icebreakers - Group coaches can use icebreakers 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?
- 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?

One-on-one Check-ins Best Practices

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 effect. One-on-one coaches serve as mentors for assigned students. One-on-one check-ins occur during the weeks between the group lessons and are 60 minutes. **One-on-one coaches use this time to meet with students individually for 20 minutes.** After students meet with you, they can return to class. **If a student needs to head back to class early, prioritize checking in with them first.** Check-ins will take place at the site's location unless otherwise stated. It is the student's responsibility to arrange a meeting with their coach via phone or video conferencing before the next group lesson to earn the reward if they are absent on the day of check-ins. Once scheduled, they should take place via virtual call or phone call, whichever the student prefers. 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 is worth $20 each. As a coach, monitor and guide students while they work on this assignment as necessary. **Students should show their up-to-date 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. As a Coach, creating a rapport and establishing trust between you and your student(s) is important. 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 not showing on a check-in or a reluctance to engage in conversation.
- Introduce yourself before the first check-in. You will have time to introduce yourself during the program kickoff (Week 1). Consider following up with your assigned students directly after that. You can email or text them all with more information about you.
- 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 to guide your check-ins. You will find discussion questions to help you connect the topics from the group sessions to your check-ins.
- Use the "One-on-one Coach Notes" in the back of the coach handbook to keep track of your conversations with your students.
- Review topics from the previous group session. Ask students questions to see their level of understanding. 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. Other modules cover additional topics that the students may be interested in.
- Remember to encourage your students to share their progress by completing action steps or activities that they are working on in the program.

Role During Group Sessions

One-on-one coaches are expected to attend the program kickoff. Group lessons are optional. If you attend the group lessons, here are ways 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 when a student raises their hands, asks questions, or makes comments that should be shared with the whole group.
- Share your personal stories and experiences as they relate 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 the Group Coach may decide to use.

Supporting Students Without Jobs

The concept of budgeting and expense tracking may be challenging for students without a job. They may find it difficult or irrelevant to have a budget and track their spending when they don't have money. The purpose of this assignment is for students to practice these skills. Remember, we are helping them develop financial habits they can take with them after high school. If a student doesn't have a job, here are suggestions you can give them.

- Track the money given to them (allowance).
- Track the money earned from side gigs (doing hair, fixing cars, babysitting, etc.)
- Track the money spent on them (their parent bought them something).
- Once they receive their first payment,track the money they saved or spent from that.
- Use the $350 milestone reward to make a monthly budget.

Weekly Attendance Tracker:

Use this space to take attendance during the session.

Student's Name	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8	Week 9	Week 10	Week 11

One-on-one Coach Notes

Full Name: ____ **Grade:**___ **Nick Name:**_________________

COMMUNICATION PREFERENCES:
Contact Preference/ Info: ____ **Availability**:____

PERSONAL INTERESTS/ COMMITMENTS:
Hobbies/ School Activities/ Employment/ Dream Career…

CURRENT FINANCIAL KNOWLEDGE

MOTIVATIONS/ DRIVE for joining the MONEY COACH program!
What do you want to gain from this experience?

SUPPORTS/ NEEDS:
Encouragements/ Resources/ Tips/ etc…

Additional Notes

One-on-one Coach Notes

Full Name: ____ **Grade:**___ **Nick Name:**_________________

COMMUNICATION PREFERENCES:
Contact Preference/ Info: ____ **Availability**:____

PERSONAL INTERESTS/ COMMITMENTS:
Hobbies/ School Activities/ Employment/ Dream Career…

CURRENT FINANCIAL KNOWLEDGE

MOTIVATIONS/ DRIVE for joining the MONEY COACH program!
What do you want to gain from this experience?

SUPPORTS/ NEEDS:
Encouragements/ Resources/ Tips/ etc…

Additional Notes

One-on-one Coach Notes

Full Name: ____ **Grade:**___ **Nick Name:**________________

COMMUNICATION PREFERENCES:
Contact Preference/ Info: ____ **Availability**:____

PERSONAL INTERESTS/ COMMITMENTS:
Hobbies/ School Activities/ Employment/ Dream Career…

CURRENT FINANCIAL KNOWLEDGE

MOTIVATIONS/ DRIVE for joining the MONEY COACH program!
What do you want to gain from this experience?

SUPPORTS/ NEEDS:
Encouragements/ Resources/ Tips/ etc…

Additional Notes

One-on-one Coach Notes

Full Name: ____ **Grade:**___ **Nick Name:**_________________

COMMUNICATION PREFERENCES:
Contact Preference/ Info: ____ **Availability**:____

PERSONAL INTERESTS/ COMMITMENTS:
Hobbies/ School Activities/ Employment/ Dream Career…

CURRENT FINANCIAL KNOWLEDGE

MOTIVATIONS/ DRIVE for joining the MONEY COACH program!
What do you want to gain from this experience?

SUPPORTS/ NEEDS:
Encouragements/ Resources/ Tips/ etc…

Additional Notes

One-on-one Coach Notes

Full Name: ____ **Grade:**___ **Nick Name:**__________________

COMMUNICATION PREFERENCES:
Contact Preference/ Info: ____ **Availability**:____

PERSONAL INTERESTS/ COMMITMENTS:
Hobbies/ School Activities/ Employment/ Dream Career…

CURRENT FINANCIAL KNOWLEDGE

MOTIVATIONS/ DRIVE for joining the MONEY COACH program!
What do you want to gain from this experience?

SUPPORTS/ NEEDS:
Encouragements/ Resources/ Tips/ etc…

Additional Notes

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 Staff:

Mark Robinson | mark@securefutures.org **|** 414-310-5914

Dr. Andréa Michel | andrea@securefutures.org **|** 414-310-5918

Ikia Sprewell | ikia@securefutures.org **|** 414-301-5915

710 N Plankinton Avenue, Suite 1400

Milwaukee, WI 53203

(414) 273-8101 | www.securefutures.org