



Moneywise  
America



GET INVESTED

*Your guide to teaching  
how to maximize  
money for the future*

*Facilitator  
guide*



# *Facilitator Guide: Table of Contents*

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# I: MONEYWISE AMERICA PROGRAM OVERVIEW

## ABOUT MONEYWISE AMERICA

Moneywise America (MWA) is an innovative new financial literacy program designed to help level the economic playing field through high-quality financial education for teens across the country, with a focus on reaching youth in under-resourced communities and schools. It encompasses four core components:

- **Training: Internal training for Schwabbies to build their skills and confidence to teach financial literacy to teens.** All MWA volunteers will complete at least 35 minutes of training; for those who are interested, there will be opportunities to complete up to three levels of certification, all at your own pace.
- **Content: Original, proprietary, standards-based financial literacy curriculum designed specifically for use with teens.** MWA content can be used on its own or as a supplement to a community organization's existing financial literacy content.
- **Volunteerism: Trained Schwabbies can utilize MWA content to teach financial literacy in the community or use their training to deliver an organization's existing financial literacy content.** While some Schwabbies may already know where they want to volunteer, we will provide resources and support to help ensure anyone who wants to can get out there and volunteer in their community.
- **Partnerships: Nonprofits and community organizations help us reach teens where they are.** National partners include Boys & Girls Clubs of America, Junior Achievement, and SIFMA Foundation. Locally, Schwabbies will also partner with schools and other teen-serving organizations in their communities.

Moneywise America builds upon Schwab's position and legacy as a national financial literacy leader. For more than three decades, Charles Schwab Foundation has worked to advance financial literacy for people of all ages. Through MWA, Schwab is doubling down on our efforts to reach as many youth as possible with high-quality financial education.

## PARTICIPANT BENEFITS

Moneywise America is critical to Schwab's vision of preparing the next generation to achieve financial freedom. Financial literacy is an essential life skill, one that is especially important for teens, yet there is a stark lack of focus on financial literacy within our mainstream educational systems. Less than half of U.S. states require that students take a course in personal finance in order to graduate from high school, and only five states require that it be a standalone course.

This gap—between the need for quality financial education and access to it—is even more pronounced for teens from under-resourced communities and schools. According to the 2020-2021 [State of Financial Education Report](#), only 7.4% of Black and brown students, and 7.8% of low-income students, have access to a stand-alone personal finance course required for high school graduation.

Moneywise America is part of our effort to help fill that gap. It is designed to help teens develop both **comprehension** of key personal finance concepts and the **skills** to take informed action based on their personal goals and dreams. Participants will benefit from:

- Expertly created content designed to teach teens essential personal finance concepts including goal setting, budgeting and saving, managing money and unexpected costs, responsible credit and debt management, planning for college, and investing.

- A highly engaging and flexible program model designed to meet teens where they are.
- Interaction with impassioned and skilled Schwab volunteers, trained in delivering financial literacy content to a diverse teen audience.
- An enhanced understanding of key financial concepts and actionable takeaways, including how to apply them directly to their lives now in order to help them achieve their goals for the future.

## PRIMARY AUDIENCE

- **Age Range:** MWA content is designed to appeal to teens ages 13-18.
- **Group Size:** 15-30 attendees is ideal to allow full participation in the allotted time.
- **Community Partners:** MWA is designed to be delivered in partnership with teen-facing nonprofit organizations (e.g., Boys & Girls Clubs, Junior Achievement, etc.) and/or local schools.

## PROPRIETARY CONTENT

Moneywise America content includes 22 standards-based individual personal finance sessions, each designed to be used in a modular way.

- Each session\* can act as a stand-alone lesson if you have only one visit with a group of teens.
- Each session can be bundled with other sessions for a more extensive learning experience if you are meeting with the same group of teens multiple times. For information on session bundle recommendations, visit the Content page at *Jumpword: Moneywise America*.

\*Only one session, *Personal Goals & Decision Making*, is never used on its own.

This session, *Get Invested: Maximize Your Money for the Future*, is the first session in Module 5 of the MWA framework.

Moneywise America Content at a Glance				
Foundational Sessions	Get Started: Intro to Money Basics			
	Personal Goals & Decision Making			
Module 1: The Basics	Module 2: Money Management	Module 3: Credit & Debt	Module 4: College & Career Planning	Module 5: Investing
1.0: Set Money Goals	2.0: Manage Your Money	3.0: Master Credit & Debt	4.0: Plan for the Future	<b>5.0: Get Invested</b>
1.1: Budgeting	2.1: Paycheck	3.1: Types of Debt	4.1: Career Path	5.1: Saving & Investing
1.2: Spending	2.2: Financial Products	3.2: Responsible Credit	4.2: Education Costs	5.2: Power of Investing
1.3: Saving	2.3: The Unexpected	3.3: Credit History		5.3: Investing Options
		3.4: Identity Protection		

## II: SESSION STRUCTURE—HOW IT WORKS

Moneywise America content and sessions are developed by expert educators. They are intentionally designed to create a positive learning environment and facilitate an easy flow. There is a consistency to the session structure which builds familiarity and comfort for teens when multiple sessions are used.

The *Get Invested: Maximize Your Money for the Future* 60-minute session includes the below components, and Section V of this Facilitator Guide offers a detailed script and clear prompts for each.

- **Welcome:** This is where you welcome participants, introduce yourself and establish rapport, including a welcome exercise, reviewing expectations for working collaboratively, and participant reflection related to the learning objectives.
- **Engage:** You will share a video to introduce the main content of the session. Typically, the video will be followed by a guided discussion or an exercise. In addition to the presentation slides, there may be worksheets in the Teen Guide to support the exercises.
- **Explore:** In many cases, you will introduce a second video to further expand upon and deepen the lesson. Following the video, you will reinforce the learning through a combination of guided discussion, individual and/or group exercises that will enable participants to apply concepts to their own lives. In addition to the presentation slides, there may be worksheets in the Teen Guide to support the exercises.
- **Wrap-Up:** You will close the session with group and individual reflection on key takeaways. Participants will revisit the same prompt from the beginning of the session and record their updated response. Finally, you will ask participants to complete a brief session evaluation and thank them for participating.

## III: PREPARATION—WHAT YOU NEED TO KNOW IN ADVANCE OF YOUR SESSION

Prior to your session, work together with your Schwabbie co-volunteer(s) to confirm the **WHO, WHAT, WHERE, WHEN** and **WHY**. Doing so will ensure you're fully prepped and ready for a seamless program delivery.

We recommend a **total of two or three volunteers** and the roles can be shared in the following way:

- **Project lead:** delivers content as facilitator and plans the volunteer project with the community organization
- **Engagement lead:** guides the teen engagement process, works the room or monitors chat, may relay questions on behalf of teens if needed, watching for reactions or places where it looks like they are stuck or excited
- **Operations lead:** runs the technology, troubleshoots, and is there to support the overall event to make sure it runs smoothly

If you are delivering a session with two volunteers, we recommend that you combine the project and engagement lead into one role.

- **WHO:** Even though you'll be delivering the program virtually, it's still important for you to understand who will be attending—and how. Will the teens be in-person together, all virtual, or a mix of both? Confirm with your host the demographics of the participants, as well as their ages/grades so you can be intentional in how you're gearing the discussion to a younger or older audience. Are there any key challenges or unique aspects of the student group that you should be aware of? Since your host will be familiar with the group, you'll want to make sure they'll be available throughout the session—even if just through the chat feature—to help keep the students engaged and paying attention.
- **WHAT:** You'll want to make sure you're comfortable with the materials you're presenting prior to your session. Take time to review this entire Facilitator Guide, prepare a few personal or current event stories to use as examples where appropriate, and determine what supplies you'll need for the session, as noted in Section IV of this Guide, and how the teens will receive them.
- **WHERE:** Virtual program delivery brings with it additional considerations on how to best present the materials. First, confirm with your host if they have a preferred technology platform, like Teams, Zoom or WebEx. Then, depending on if the students will be virtual or in person, discuss with your host how to best manage the breakout groups. If they'll be in person, will the host be able to help coordinate? If participants will be virtual, does your technology platform have a breakout group feature?
  - **A/V:** Showing videos on virtual platforms can be tricky—you may experience buffering delays, sound issues, or pixilation. Test the video(s) leading up to the session, and create a backup plan should you experience any issues. Will the host be able to play the video locally, or the teens be able to play on individual devices, even if you must run the rest of the deck remotely? You'll also want to confirm if the students will have A/V capabilities, or if you'll need to rely exclusively on chat. Set expectations up front for how to leverage the chat feature (like using the hand raise function or emojis). We also recommend having a designated Schwabbie volunteer to manage the chat box.
- **WHEN:** Plan to give yourself at least 10-15 minutes to log in to the selected technology platform and troubleshoot any issues prior to your session start time. In the days leading up to the session, work with your host and Schwabbie volunteer partner to do a brief "tech check," where you can practice running through the slides and playing the video to confirm they can see and hear you.
- **WHY:** It's important for you to understand why the teens are participating. Did they self-select to take this course, or is this a group with mixed interests? Is this part of a larger curricula, or are you being viewed as more of a one-time guest speaker or someone who is introducing the topic that will be explored further over time? Knowing the "why" behind the teens' attendance will help you estimate their potential engagement level, and prep accordingly.

## IV: HOW TO USE THIS FACILITATOR GUIDE

This Facilitator Guide is your step-by-step outline for how to facilitate the *Get Invested: Maximize Your Money for the Future* session, and includes a script, directions for delivery, and

helpful tips and reminders. This Guide is for your own use when preparing for and presenting the session; it is not to be shared with program participants. Before diving into the Facilitator Script (Section V), read the key information below.

**WHAT YOU WILL NEED FOR THE *GET INVESTED: MAXIMIZE YOUR MONEY FOR THE FUTURE* SESSION:**

- **Facilitator Guide:** Read through this full Guide prior to volunteering so you are prepared and confident before your session. Have a printed copy of this Guide accessible in case of technical difficulties.
- **Presentation Slides:** You will walk program participants through these slides during the session. They work hand in hand with the session outlined in the Facilitator Guide and are key to engaging program participants. In case of technical difficulties, download the presentation slides to your computer and send them to the host beforehand.
- **Video:** Each session has at least one video that corresponds with the lesson. The video(s) are embedded in the presentation and can also be found by visiting the Content page at *Jumpword: Moneywise America*. As with the presentation slides, download the video(s) to your computer and send them to the host as separate file(s) beforehand. Details on when to play the video(s) are included in the Facilitator Script (Section V).
- **Teen Guide:** Session worksheets and handouts should be distributed to program participants prior to the start of the session, either by you or your host. Teens will complete the worksheets during the lesson and keep them as a helpful takeaway. You can find the Teen Guide for this session (including the handouts below) by visiting the Content page at *Jumpword: Moneywise America*.
  - Pre/Post Session Self-Reflection Form
  - Get Invested Worksheet
  - Session Evaluation Survey (Note: Teens may complete the survey online using the link at the top of the form and in the presentation. For those who complete hard copies, please collect the surveys at the completion of the session and email responses to [SchwabCommunityServices@Schwab.com](mailto:SchwabCommunityServices@Schwab.com))

**PRE-SESSION CHECKLIST**

Details of each session (the **WHO, WHAT, WHERE, WHEN, and WHY**) will vary for each facilitator. For a seamless delivery, work together with your host and Schwab volunteer partner(s) to make sure you’ve confirmed the following details. If you have any questions prior to your event, please email [SchwabCommunityServices@Schwab.com](mailto:SchwabCommunityServices@Schwab.com).

<input type="checkbox"/> Confirm Attendees (Ages/Grades of Teens)	<input type="checkbox"/> Confirm Participant Audio, Microphone and Chat Capability with Host (if Teens Will Be in a Computer Lab or Similar Space, Confirm Availability of Headphones)
<input type="checkbox"/> Confirm Interest/Experience Level of Teens	<input type="checkbox"/> Confirm Availability of Breakout Rooms
<input type="checkbox"/> Confirm Role of Host; Exchange Contact Information with Host	<input type="checkbox"/> Confirm Internet Access
<input type="checkbox"/> Confirm if Teens Are Attending in Person, Virtually, or Both and if They Are in a Common Room or Dispersed	<input type="checkbox"/> Brainstorm Personal Examples or Relevant Current Events to Share with Teens

<input type="checkbox"/> Confirm Preferred Presenting Platform (Zoom, Teams, etc.); Ensure Invitation is Created and Sent	<input type="checkbox"/> Conduct “Tech Check” With Your Host and Schwab Volunteer Partner Prior to Session
<input type="checkbox"/> Confirm Who Will Manage the Presenting Platform, Presentation Slides and Video(s) (You or Host)	<input type="checkbox"/> Review Facilitator Guide and Video Script
<input type="checkbox"/> Confirm with Host How Teens Will Receive Materials (Printed Copies or by Email)	<input type="checkbox"/> Log in to Platform 10-15 Minutes Before Session
<input type="checkbox"/> Confirm Role of Each Volunteer, Including Who Will Manage the Chat	<input type="checkbox"/> Remember to Have Your Cell Phone Handy to Help Track Time

## VOLUNTEER GUIDANCE—ENGAGING YOUR TEEN AUDIENCE

This Guide includes a script for your session and ideas for introductions. For more comprehensive information on working with students of different backgrounds and abilities, and group facilitation techniques, refer back to your Employee Training Modules.

- **Personalize the Session:** Personalize the session by including real-life examples and stories. Try to make examples relatable to the teens; for example, speaking about retirement or goals 20 years from now may not resonate as much as saving \$100 a week from a summer job. It may be hard for teens to conceptualize past a few years in the future.
- **Don’t Move Too Quickly:** Leave teens enough time to properly think through questions by taking pauses and stopping the video where necessary. Take breaks and allow for questions to ensure teens are following along with the session. And remember, silence in the group doesn’t necessarily signal disengagement—participants may be processing the information/concepts they’re hearing about.
- **Gauge the Personality of the Group:** For example, if the group is energetic, calling on people may be appropriate and an efficient way to encourage participation, but if the group is shy this may seem intimidating. Consider having the teens briefly practice using chat reactions such as raising hands to encourage engagement during the session.
- **Engage the Host:** Allow the host to assist, as they may know methods for engaging their groups.
- **Meet Teens Where They Are:** Remember, teens aren’t used to talking about financial concepts the way you and your colleagues, or even other adults might be. Use basic language and avoid complex financial, educational and/or Schwab-specific terminology that may confuse participants. Also be sure to present financial services and concepts objectively—do not “sell” Schwab to teens.
- **Use Proper Pronouns:** To personalize the experience and avoid accidentally offending someone by assuming gender identity, have the host ask each participant to add their preferred pronouns next to their name. Consider including your pronouns on your nametag as well to show inclusiveness.

Most importantly, remember to smile, use eye contact, and be friendly and conversational throughout the activity. Don’t forget to look into the camera!



## SESSION ADAPTATIONS

We all know that technology isn't foolproof; things happen! If challenges arise while facilitating, try not to stress. Be flexible and adapt, as best you can, by continuing to deliver the session. Here are some ideas for addressing potential hiccups:

- **Video Issues:** As noted above, it is best to have the video(s) available in a few formats. While the video(s) will be embedded in the presentation, also download them to your computer before the event and send them to the host ahead of time. If the video(s) do not play on the device you're delivering the program on, have the host try to play the video(s). Prepare for the worst by coming with the session's video script(s) (Section VI of this Guide) so you can summarize the concepts if needed. Don't spend too much time fussing with the video(s); if they don't work, read the script(s) and move on to the next activity.
- **No Breakout Group Availability:** If breakout groups are not available on your virtual platform, do the activities together as one big group, encouraging participation from everyone. Or, get creative! Choose a way to "split" the group into teams without breakout rooms. For example, "if your birthday is between January-March, you're team A. What would everyone on team A choose for this question?"

## SHARE YOUR EXPERIENCE

We are proud of our Schwab volunteers for empowering the next generation with financial literacy skills through Moneywise America. As we continuously enhance this program, we want to hear from you about your volunteer experience. Following your session, please consider doing the following:

- Share your volunteer feedback by visiting *Jumpword: Moneywise America* and navigating to the Quicklinks section
- Join the conversation on the Moneywise America Teams channel
- Post on social media (*Jumpword: Schwab4Good*)

## V: FACILITATOR SCRIPT



# *Get Invested: Your guide to teaching how to maximize money for the future.*

### Session Overview

The purpose of this session is to broaden the definition and understanding of what it means to “invest in one’s future.” Goals and needs change over time, so we’ll always need to be prepared financially to adapt to life’s changes. There are many stops and decisions along the way to retirement, as well as many potential ways to get there. And it’s not always a straight line. Investing in your future means putting your savings to work now in order to take advantage of opportunities and adapt to challenges so you can achieve your goals tomorrow—no matter where you start in life.

In the first video, teen characters Maya, Eddie, and Cameron flash forward to their future selves at their high school reunion and begin to reflect on the decisions and choices they made throughout life based on their short-, medium-, and long-term goals. The question becomes: “what did they do to get where they are?” Although they all knew about the 7 Essential Financial Principles, each made different choices along the way with different outcomes.

Based on an analysis of decisions made by the teen characters, a review of the 7 Essential Financial Principles, and a basic understanding of compound interest, participants will create a personal pledge to come up with their own choices to begin a plan to invest in their future.

### Take Away:

Participants should take away the understanding that actively investing in their future begins with the 7 Essential Financial Principles and, as time progresses, so does the concept of “investing,” moving along a continuum that begins when they start saving for emergencies and continues to long-term investing.

They will learn that one of their biggest advantages as an investor is their youth. The ability to leverage the time they have to build skills, knowledge and gain confidence through experience will help participants create a more clearly defined path to investing in their future.

# Session Outline: Virtual Delivery



## Notes to Facilitator:

- Remember this is a guide, personalize your talking points so it doesn't feel like you're just reading to the participants.
- Be relatable! You're talking to teens so try not to use too much "industry" language.
- Remember not to push Schwab on the participants when talking about financial institutions or brokerage firms. Always say "through Schwab or similar companies, you can do XYZ."
- If you're meeting with the same group of teens multiple times, you can skip the "Collaborate" section after your first session.

## Welcome

- Welcome: Community Circle Exercise 5 minutes
- Collaborate 2 minutes
- Pre-Session Self-Reflection 4 minutes
- Objectives 2 minutes

## Engage

- Get Invested: Video 1 10 minutes

## Explore

- Get Invested: Video 2 9 minutes
- Practice: Get Invested Worksheet PART A 4 minutes
- Discuss: Get Invested PART A 5 minutes
- Create: Get Invested Worksheet PART B 9 minutes

## Wrap-Up

- Discuss: Overall Session 5 minutes
- Post-Session Self-Reflection & Evaluation 4 minutes
- Close 1 minute

Total:  
60 minutes

## Materials Needed

### Facilitator

- Presentation slides (PPT)
- Facilitator Guide (PDF); printed copy of this document; includes:
  - Video Scripts 1&2
- Videos 1&2 (these are embedded in the presentation slides, but you may want to download as back-up)

### For Participants

- Teen Guide (PDF), includes:
  - Pre/Post Session Self-Reflection Form
  - Get Invested Worksheet
  - Session Evaluation Survey



# WELCOME

**Notes to the Facilitator:**

*Community Circle is a practice designed to develop trusting relationships and positive connections. It encourages engagement and authentic dialogue and distributes power relationships so that all have equal weight in group dynamics.*

*In a virtual environment, use a “raised hand” (an option in WebEx) and have participants verbally select who they would like to “hand off” to.*



**Facilitation: Welcome**  
**5 minutes (Slide 2-4)**

As participants join the session, greet them by introducing yourself. Take 5 minutes to guide participants through “Community Circle.” If participants are in a room together, have them sit or stand in a circle, and provide them with the following directions:

- *“Good morning/afternoon. My name is \_\_\_\_\_ and I’m from Charles Schwab and I’m a Moneywise America volunteer. My job is \_\_\_\_\_ and I’m here today to start the conversation about what it means to invest in your future. Before we dive in, let’s start with a Community Circle. (ADVANCE TO SLIDE 3) The way it works is that each person takes a turn responding to the question as we listen attentively. I will ask the question, and whoever begins can choose the next person to hand off to. The question is: **What does investing in your future mean to you?**” (ADVANCE TO SLIDE 4)*

**After everyone takes a turn sharing, transition to Collaborate, SLIDE 5**



# Collaborate

## Notes to the Facilitator:

Setting norms within a group is essential to establish the expected behaviors of group members. As participants will be working collaboratively and cooperatively with both you and each other, the “4 P’s” are designed to promote the development of mutual respect and a collaborative spirit.



Facilitation: **Collaborate**  
2 minutes (Slide 5)

Present participants with the group norms of collaboration, elaborating if needed.

- *“We will be working together as a group, so here are some guidelines that we can follow to help us succeed in our work together. Can I get a volunteer to help me read through the ‘4 P’s’?”*
  1. *Posing questions—If you're unsure, ask! It's the best way to learn.*
  2. *Putting ideas on the table—Sharing your ideas helps us all learn.*
  3. *Paying attention to self and others—Being attentive shows respect and encourages curiosity.*
  4. *Presuming positive intentions—Start with the assumption that people mean well—it will make us better listeners and communicators.”*

**Thank the participants who volunteered, by name, and transition to the Pre-Session Self-Reflection, SLIDE 6**



## Pre-Session Self-Reflection

### Notes to the Facilitator:

Participants will use the Pre/Post-Session Self-Reflection Form (found in their Teen Guide) twice during the session. Here, they will be asked to respond briefly to a prompt before the session begins. Towards the end of the session, they will be asked to respond to the same prompt. This will reinforce key lessons and how they apply to their lives.



Facilitation: **Pre-Session Self-Reflection**  
4 minutes (Slide 6-7)

Have participants access the **Pre/Post Self-Reflection Form** and give directions for completion:

- *“Before we get started, I have a question that I’d like you to respond to. Once you access the Pre/Post Self-Reflection Form, please write a sentence or two to respond to this question. Don’t worry about writing a long paragraph, just focus on getting your general thoughts or ideas down in 1 to 2 sentences.*
- **(ADVANCE TO SLIDE 7)** *Why do I need to invest in my future? Take a moment to think about this question and let me know if you have any questions. Hold on to this form, as we will revisit this same question at the end of today’s learning experience.”*

**Transition to Objectives, SLIDE 8**



## Objectives

### Notes to the Facilitator:

*Learning objectives help provide a roadmap for the participants and give purpose to the learning.*



Facilitation: **Objectives**  
2 minutes (Slide 8)

Explain learning objectives to participants:

- *“Today during our session, you will be able to:*
  - *Understand the importance of investing for the future*
  - *Determine relevant choices about saving and investing that are related to personal goals*
  - *Understand that there are many ways to invest, including short-term and long-term investments.”*

**Transition to show Get Invested: Video 1, SLIDE 9**



## **ENGAGE:** ***Get Invested: Video 1***

### **Notes to the Facilitator:**

*Providing participants with a short introduction to the video will help set the stage for how they view the video.*

*This video shows the teen characters coming together for their 20-year high school reunion. The conversation reveals the outcome of their choices related to financing college, managing debt, investment and retirement, and finally a look back at how their initial long-term goals played out through those choices.*



**Facilitation: Engage: Video 1**  
**10 minutes (Slide 9-11)**

Before showing **Get Invested: Video 1**, prompt participants with the following:

- *“Before we begin, we are going to have Maya, Eddie, and Cameron introduce the session for us. As you watch, think about the ways that you like to spend and save money...in other words, think about your relationship with money.”*

**(ADVANCE TO SLIDE 10, play Get Invested: Video 1)**

After the video plays, **ADVANCE TO SLIDE 11**. Ask the participants the following questions, calling on one or two participants for answers:

- *“How did Eddie, Cameron, and Maya’s futures turn out compared to their plans?”*
- *How were they different?*
- *Where did they face challenges?*
- *How did they overcome these challenges?”*

**Transition to Get Invested: Video 2, SLIDE 12**





## EXPLORE: *Get Invested: Video 2*

### Notes to the Facilitator:

The video is designed to give the following information:

- Introduction to the importance of setting short-, medium-, and long-term goals and investing in your financial future by following the 7 Essential Financial Principles
- Introduction and explanation of the 7 Essential Financial Principles and tips for applying them

After the video, participants will have the opportunity to ask any questions they may have about the concepts presented. To explain and clarify questions related to compound interest, use the chart provided on Slide 15 as a visual point of reference.



Facilitation: **Explore: Video 2**  
9 minutes (Slide 12-15)

Introduce the informational video to participants:

- “Now that we’ve taken a trip to the future to see how Eddie, Cameron, and Maya’s goals and decisions turned out, we’re going review the 7 Essential Financial Principles, which they may or may not have thought about when setting their goals and making decisions. You will also see an example of what it means to “invest” in your future for the long-term, so keep track of any questions you may have, and I’ll go over them afterwards.”  
**(ADVANCE TO SLIDE 13, Play Get Invested: Video 2)**

After showing the video, **ADVANCE TO SLIDE 14**. Solicit questions from participants and provide clarifying answers to check for understanding.

- “What questions do you have about the video?”
- The video mentioned that as a young person, you have an advantage that even the savviest older investors don’t have—before we move on, can anyone explain how this can be true?”  
**(ADVANCE TO SLIDE 15, use graphic to explain compound interest.)**

**Transition to SLIDE 16. Have participants access the Get Invested Worksheet PART A and begin the Practice exercise.**



## Practice: Get Invested PART A

### Notes to the Facilitator:

#### Get Invested Part A: Analysis

By this part of the session, participants have seen and heard the choices and path that each teen took while trying to reach their goals. This activity has participants read a short summary of each teen's personal choices and decisions, again connecting to the 7 Essential Financial Principles. As a whole group, work together to review **Part A: Analysis** using one of the following read aloud options:

- Facilitator reads each profile aloud
- Participants take turns reading each profile aloud
- Facilitator reads first profile; participants read the remaining aloud



Facilitation: **Practice: PART A**  
4 minutes (Slide 16)

Introduce the **Get Invested Worksheet**. Facilitate **Part A** and assist participants while they go through each teen's summary.

- *"We've learned a lot about our teen characters and how they've made decisions for their futures. We listened to them describe their choices, we watched how those choices relate to the 7 Essential Financial Principles, and now we're going to read a short summary about each. Afterwards we'll analyze their decisions and the ways they financially responded to changes and challenges. (As a whole group, read through the summaries and answer any questions participants may have.)"*

**Transition to SLIDE 17, Discuss**



## Discuss: Get Invested PART A

### Notes to the Facilitator:

Use the prompts and information below to facilitate the discussion:

**Cameron's Challenges:** had to find funds for college, started an emergency fund later in life (after having a family), hasn't invested a lot and investments likely aren't diversified, since much of his investing is in his company stock.

**Alternatives:** earlier diversified investing and emergency fund.

**Eddie's Challenges:** 2 years of college vs. his goal of 4 years, needed to help his family business, had low retirement savings and no emergency fund. For investing, put most of his money in his family business—didn't diversify.

**Alternatives:** save and invest earlier outside of his business; establish an emergency fund.

**Maya's Challenges:** high college and credit card debt which prevented saving early. During that time, she missed out on the company match and paid a lot in interest to financial companies.

**Alternatives:** reduce college debt with scholarships, pay off credit card in full each month, take advantage of company match for retirement early.



Facilitation: **Discuss: PART A**  
**5 minutes (Slide 17)**

Call the group to attention to discuss the following questions about the summaries from **PART A**:

- "What were some of the specific financial challenges Cameron, Maya, and Eddie faced?"
- Were there alternative choices or decisions they could have made to avoid some of those challenges?"

**Transition to SLIDE 18, Create: Worksheet PART B**



## Create: Get Invested PART B

### Notes to the Facilitator:

#### Get Invested Part B: Personal Investment Pledge

The last section of the Worksheet is for participants to reflect and apply the information to their own lives. In **PART B** they are asked to create a “Personal Investment Pledge” by doing the following:

- Creating and recording a long-term goal
- Reviewing the 7 Essential Financial Principles
- Creating 3 actions that will help them invest in their future

If participants need assistance with making some of their choices, have them use the 7 Essential Financial Principles as a guide.



Facilitation: **Create: PART B**  
9 minutes (Slide 18)

Call the group to attention to review **PART B** of the **Get Invested Worksheet**:

- “Now you are going to take some time to think about a long-term goal you have for your own future—5 or more years down the road. When you think of it, record your goal and then review the 7 Essential Financial Principles. Based on these principles, you will create a ‘Personal Investment Pledge’ by describing some of the actions you will take that will help you invest in your future. The main point is to think about how you can invest in your future through the decisions you make along the way, and to try to incorporate some of the information you’ve learned today.”

**(Provide participants with 5-8 minutes of work time.)**

**Transition to SLIDE 19, calling the group to attention for the Wrap-Up**



## WRAP-UP: Discuss: Overall Session

### Notes to the Facilitator:

*These questions are designed to review **Part B** of the **Get Invested Worksheet**. When asking wrap-up questions, make sure to ask participants to elaborate or clarify their responses to promote critical thinking about the content. Use the following prompts to solicit more detailed responses:*

- “Can you elaborate on...”
- “What makes you say...”



Facilitation: **Discuss: Overall Session**  
5 minutes (Slide 19-20)

After participants have completed their Personal Investment Pledge in **Part B** of the **Get Invested Worksheet**, come back together as a whole group to discuss and reflect. Ask participants one or more of the following questions:

- “Let’s take a minute to reflect together on the work we did:
  - *What are some of the choices you’ve made in your Personal Investment Pledge?*
  - *How did seeing Maya, Cameron, and Eddie’s futures impact your personal decision making?*
  - *How do the 7 Essential Financial Principles relate to the ways you should invest in your future?*
  - *Why is your age the most important advantage you have when investing?*
  - *How do your decisions give you choices and freedom for your future?”*

**Transition to the Post-Session Self-Reflection & Evaluation,  
SLIDE 21**



## Post-Session Self-Reflection & Evaluation

### Notes to the Facilitator:

Participants will complete the rest of the Pre/Post Self-Reflection Form by answering the same question posed in the beginning of the session. If participants ask why they are answering the same question, prompt them by asking if there are any new understandings or perspectives they could add to their original response.

After completing the Self-Reflection, participants should follow the link/QR code on the slide to complete a brief session evaluation.



### Facilitation: **Post Session Self-Reflection & Evaluation**

4 minutes (Slide 21)

Have participants access their **Pre/Post Self-Reflection Form**.

- *“Before we end our time together, I want you to go back to the very first question that I asked you: **Why do I need to invest in my future?** Take a moment to think about how you would respond to this question after the information and activities from this session. You can write a sentence or two to respond to this question.*
- *When you are finished, please go to the evaluation link provided to complete a very brief survey on your experience with this session.”*

**After participants have had a chance to complete the evaluation survey, transition to Close, SLIDE 22**



## Close

### Notes to the Facilitator:

*This part of the session provides closure to participants' learning experience. It gives a last opportunity to connect the participants to the content through a personal reason or anecdote from the facilitator related to the 7 Essential Financial Principles and their role in helping you achieve your personal goals.*



Facilitation: **Close**  
**1 minute (Slide 22)**

Thank participants for their time, attention, and engagement.

### Single Session Closing:

- *“Before I leave, I want to thank you for your time today. Coming here to facilitate a session about the ways to invest in your future is important to me because ... [offer a personal reason here, e.g. ‘I wish I’d had this information when I was your age,’ or ‘I hope you can get an early start on planning for your long-term goals’] I appreciated the way that we worked together and how you were able to create a personal investment pledge for yourself. So once again, thank you.”*

### Alternate Closing if coming back for additional sessions:

- *“Before I leave, I want to thank you for your time today. Coming here to facilitate a session about the ways to invest in your future is important to me because ... [offer a personal reason here, e.g. ‘I wish I’d had this information when I was your age,’ or ‘I hope you can get an early start on planning for your long-term goals’] I appreciated the way that we worked together and how you were able to create a personal investment pledge for yourself. I look forward to seeing you again to elaborate more on what investing is, and how to go about creating investments. So once again, thank you.”*

## VI: VIDEO SCRIPTS (1&2)

### Get Invested: Video 1 Talking Points

- Video 1 starts with Cameron, Eddie and Maya meeting up at their 20-year high school reunion. After initial greetings, they recount some of the biggest financial decisions they've made to get to where they are now.
  - Eddie couldn't afford a 4-year college right away, so he attended community college for 2 years and got his Associate degree. His graduation lined up with his mom's retirement, so he took over the family business.
  - Cameron attended a 4-year college and applied for financial aid, including grants directly from the school and scholarships from outside sources. He also got a work study job in a lab during college to cover the remaining tuition and graduated from school debt-free.
  - Maya also went to a 4-year college. Her parents covered some of her tuition, but she took out student loans to cover the rest and graduated with student loan debt. She accumulated credit card debt while traveling after school, too. She's now debt-free (but it took a while).
- The conversation then switches to the status of their retirement savings.
  - Maya started saving for retirement at age 30. In her first few years of working, she put all her extra money toward student loans and emergency savings. Because she wasn't saving for retirement early on, she missed out on her company's matching dollars.
  - With no debt, Cameron was able to start saving as soon as he got his job. His company matches up to 3% of his salary, dollar for dollar of what he saves. He has been saving 50% on every paycheck, so he'll be able to retire sooner if he wants to.
  - Since Eddie runs his own business, there's no company matching, but he started a small individual retirement account. He was also saving to buy his mom a house, which he did recently. Now that she has the house, he will be able to save even more.
- Cameron, Eddie and Maya also talk about investing.
  - Cameron has a small investment portfolio but hasn't put much into it (kids are expensive!). But he was hired early at his startup and has some shares of the company.
  - Now that Maya is debt-free, she invests every extra cent after her emergency and retirement savings. She has gotten into the stock market in the last few years and has a diversified portfolio, investing in bonds, entertainment, tech, and renewable energy.
  - Eddie doesn't currently invest in the stock market. He spends his extra money expanding the business. Maya reminds him that there is always time to invest (but sooner is better).
- The video closes with Cameron, Eddie and Maya reflecting on their goals during high school and whether they've achieved them. While each of them achieved at least some of their goals, key lessons learned include:
  - Avoid debt whenever possible. Maya regrets acquiring credit card debt and not looking into more options to pay for college. On the other hand, Cameron says applying for scholarships and financial aid to attend college was one of the best decisions he's made, as it allowed him to start investing and saving for retirement early.
  - It's never too late to start saving and investing. Now that Eddie purchased a house for his mom, he will start saving and investing more.



## Get Invested: Video 2 Talking Points

- Video 2 starts by explaining how thinking about and planning for your future is a way to invest in yourself and your future goals. Some examples include:
  - Investing in your health by exercising
  - Investing in learning by reading daily
  - Investing in your financial future by improving your skills, advancing your education, and following the 7 Essential Financial Principles
- The 7 Essential Financial Principles are:
  1. It all starts with your goals
  2. Don't forget to save money for emergencies
  3. Live by the 50/30/20 rule
  4. Post-secondary education is one of your biggest financial decisions
  5. Avoid paying interest and fees to financial companies whenever possible
  6. Don't leave money (financial benefits) on the table
  7. Save and invest early to maximize the financial benefit of compounding
- The 7th Essential Financial Principle and the concept of compound growth can be further explained using this example:
  - Maria saves \$5,000/year for 10 years from age 21 to 30 for a total of \$50,000 and stops saving after that.
  - Ana saves \$5,000/year for 40 years from age 31 to 70 for a total of \$200,000.
  - They both invest their savings from the start, and get a 7% annual return and retire at age 70. Even though Maria invested \$150,000 less than Ana, she has more money at age 70 because she started investing earlier than Ana.
- As seen with Maria and Ana, investing is putting your savings to work, and compounding helps it grow. Starting early is the key to getting the wheels of compound growth turning sooner.
- The video ends with a reminder that investing in yourself and in your future involves saving money and understanding how to implement the 7 Essential Financial Principles. Applying them to your decision making can help you have the confidence to make the best decisions. And when you start saving and investing early, you are better positioned (and more likely) to reach your long-term personal and financial goals.