



Moneywise  
America



PLAN FOR THE FUTURE



*Your guide to teaching  
about college,  
continuing education  
and career*

*Facilitator  
guide*



# Facilitator Guide: Table of Contents

---

I.	Moneywise America Program Overview	1
II.	Session Structure—How it Works	3
III.	Preparation—What You Need to Know in Advance of Your Session	3
IV.	How to Use this Facilitator Guide	4
V.	Facilitator Script	8
VI.	Video Scripts (1&2)	21

# 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, *Plan for the Future: College, Post-Secondary and Career*, is the first session in Module 4 of the MWA framework, focused on college and career planning.

Moneywise America Content at a Glance				
<i>Foundational Sessions</i>	Get Started: Intro to Money Basics			
	Personal Goals & Decision Making			
<i>Module 1: The Basics</i>	<i>Module 2: Money Management</i>	<i>Module 3: Credit &amp; Debt</i>	<i>Module 4: College &amp; Career Planning</i>	<i>Module 5: Investing</i>
1.0: Set Money Goals	2.0: Manage Your Money	3.0: Master Credit & Debt	<b>4.0: Plan for the Future</b>	5.0: Get Invested
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 *Plan for the Future: College, Post-Secondary and Career* 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 *Plan for the Future: College, Post-secondary and Career* 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 PLAN FOR THE FUTURE: COLLEGE, POST-SECONDARY AND CAREER 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
  - Road Trip to My Future Worksheet
  - The Yearly Costs of Post-secondary Decisions Reference Sheet
  - How Does Financial Aid Work?
  - Career Clusters Reference Sheet
  - 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 Schwabbie 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



# *Plan for the Future: Your guide to teaching about college, continuing education and career.*

### **Session Overview**

The purpose of this session is to help participants recognize the life-changing opportunities that post-secondary education can present. Youth will understand that post-secondary career and educational choices are significant and can have a long-lasting financial impact on achieving future goals by affecting earning potential and debt.

The first video will set the stage for participants by showing various teens describing their future goals. When asked about how they plan to get from Point A to Point B (the present to the future), they are unsure, which is the opening to present participants with the process of backwards planning for their future.

After a short discussion, participants will then view the second video which elaborates on one of the teen characters and his goals for the future (college and career).

Participants will be provided with backward planning steps used by the teen characters and will then work to apply this process to their own goals for the future. This process should be applicable to post-secondary goals/choices that include education or career and have financial implications.

If a participant is undecided about their future after high school, they will be encouraged to find a starting point, with the understanding that goals and interests can change over time; the planning process presents a framework that can be used with any goal.

### Take Away:

Participants should take away the understanding that, for their future, the planning process is just as important as the destination. The process of setting specific goals for post-secondary life and making decisions about how to get there will help teens identify financial implications and/or opportunities in their lives.

# Session Outline: Virtual Delivery



## Notes to the 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: Thumbs Up or Down Exercise 5 minutes
- Collaborate 2 minutes
- Pre-Session Self-Reflection 4 minutes
- Objectives 2 minutes

## Engage

- Plan for the Future: Video 1 6 minutes

## Explore

- Plan for the Future: Video 2 8 minutes
- Practice: Road Trip to My Future, PART A 10 minutes
- Create: Road Trip to My Future, PART B 15 minutes

## Wrap-Up

- Discuss: Session Review 4 minutes
- Post-Session Self Reflection 3 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 included 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
  - Road Trip to My Future Worksheet
  - The Yearly Costs of Post-secondary Decisions Reference Sheet
  - How Does Financial Aid Work?
  - Career Clusters Reference Sheet
  - Session Evaluation Survey



# WELCOME

## Notes to the Facilitator:

“Thumbs Up or Down” is a cooperative learning strategy that invites participants to express their opinions and take a position while incorporating movement and discussion. In an online setting, participants are still able to express the following opinions when presented the following options:

- Thumbs Up: Agree
- Thumbs Down: Disagree

To begin, read a statement. Afterwards, and give participants a chance to express their position. You can call on a volunteer from each position to explain the reason for their selection. This helps the group understand each other’s perspectives.



Facilitation: **Welcome**  
5 minutes (Slides 2-7)

As participants join the session, greet them by introducing yourself. Take 5 minutes to guide participants through “Thumbs Up or Down.” Provide participants 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 your future may look like after high school. And the steps you can take to plan for it. **(ADVANCE TO SLIDE 3)** To begin, I’m going to make a statement and depending on your position, you’ll give me a Thumbs Up if you agree, or a Thumbs Down if you disagree.”  
**(ADVANCE TO SLIDE 4)**

Share the following statements. Ask one participant from each position to explain the reason for their opinion.

- I’ve started planning for my future after high school. **(SLIDE 4)**
- I know exactly what my career goals are for the future. **(SLIDE 5)**
- I can make a career change at any time in my life. **(SLIDE 6)**
- I know the most important steps in planning for my future. **(SLIDE 7)**

**Thank participants and transition to Collaborate, SLIDE 8**



# 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 Ps” are designed to promote the development of mutual respect and a collaborative spirit.



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

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 Ps’?”
  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.”*

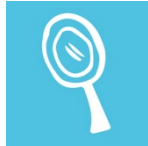
**Thank the participants who volunteered, by name, and transition to the Pre-Session Self-Reflection, SLIDE 9**



## Pre-Session Self-Reflection

### Notes to the Facilitator:

Participants will use the Pre/Post 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 lesson begins. Towards the end of the session, they will be asked to respond to the same prompt. This will help reinforce key lessons and how they apply to their lives.



Facilitation: **Pre-Session Self-Reflection**  
**4 minutes (Slides 9-10)**

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 10)** *What are a few decisions I’ll need to make about my future in the next 5 years? What financial considerations do I need to review to plan my future? Take a moment to think about this question and let me know if you have any questions. We will revisit this same question at the end of today’s learning experience.”*

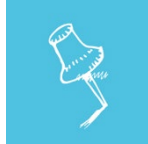
**Transition to Objectives, SLIDE 11**



# 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 11)

Explain learning objectives to participants:

- “Today during our session, you will be able to:
  - Identify potential career interests and the post-secondary plans that support them
  - Understand how post-secondary choices help achieve life goals
  - Understand the process of navigating post-secondary choices
  - Apply the process of navigating post-secondary choices to achieve a specific goal”

Transition to show **Plan for the Future: Video 1, SLIDE 12**



## ENGAGE:

### Plan for the Future: 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 begins with a casual conversation about the future between Eddie and Cameron, but soon turns into worry as Cameron is unsure of the steps he needs to take to prepare for his future and the goals he has set.

The goal of this video is to get participants thinking about the importance of the journey they will be taking to reach their goals. Setting the goal is the first step, but knowing how to navigate the road trip takes effort and research.



Facilitation: **Engage: Video 1**  
6 minutes (Slides 12-14)

Before showing **Plan for the Future: Video 1**, prompt participants with the following:

- “In our session today, we will be with Cameron and Eddie as they hang out and start to think about their future. Cameron has an idea about the direction he wants his future to go in, but does he know how to get there? Let’s take a look.”

**(ADVANCE TO SLIDE 13, play Plan for the Future: Video 1)**

After the video plays, **ADVANCE TO SLIDE 14**. Ask the participants the following questions, calling on one or two participants for answers:

- “How much do you talk with your family or friends about planning for the future?”
- “Why are these important conversations to have?”

**Transition to Plan for the Future: Video 2, SLIDE 15**





## EXPLORE: Plan for the Future: Video 2

### Notes to the Facilitator:

Video 2 is designed to give participants an introduction to the process of backwards planning for the future through the following steps:

1. Selecting a career of interest
2. Understanding the requirements of those professions, including education and work experience
3. Weighing the cost-benefit of post-secondary education options
4. Knowing options for paying for college or post-secondary opportunities
5. Applying for financial aid, grants, scholarships, and more.

After the video, consider sharing a personal anecdote related to planning for your own future and the relationship of these steps to the process.



Facilitation: **Explore: Video 2**  
8 minutes (Slides 15-16)

Introduce the video to participants:

- “We are going to pick back up with Cameron as he continues to think about his future. With a little help from someone who knows him quite well, he’ll take us through the road trip to his future, starting from his goal and planning backwards from there. **(ADVANCE TO SLIDE 16, play Plan for the Future: Video 2)**

After showing the video, consider sharing a personal anecdote related to planning for your own future.

**Have participants access the Road Trip to My Future Worksheet, as well as the reference sheets in their Teen Guide, and transition to Practice, SLIDE 17**



## Practice: Road Trip to My Future PART A

### Notes to the Facilitator:

This activity is designed to have participants practice the steps of backwards planning from the video with another teen character, Eddie. Part A of the Road Trip to My Future Worksheet reiterates Eddie's goal and outlines the backwards planning steps.

Each question should be answered one at a time and can be completed as a guided group activity to ensure participants' understanding of the process and steps.

Direct the teens to the resources in the Teen Guide— particularly The Yearly Costs of Post-secondary Decisions Reference Sheet and How Does Financial Aid Work?—to help think through some of the questions.



Facilitation: **Practice: PART A**  
10 minutes (Slide 17)

As a whole group, facilitate participants' work on **PART A** of the **Road Trip to My Future Worksheet**. Make sure they access the resources in the Teen Guide to help answer the questions. In particular, **The Yearly Costs of Post-secondary Decisions Reference Sheet** and **How Does Financial Aid Work?** will be useful for this part of the exercise. Guide them through one question at a time; allow for a couple minutes of discussion after each question, spending ~10 minutes on **PART A**.

- “Now that we’ve seen Cameron go through the road trip to his future, we’re going to practice using the steps and help Eddie on his road trip. He’s said he wants to own a business. Make sure you have the resources and reference sheets in the Teen Guide, which will give information that we will need along the way. We’ll work through this step-by-step, so let’s start.”
  - How might Eddie get more specific about the kind of business he wants to start?
  - How does Eddie figure out what types of education or work experience he’ll need for his career?
  - How does Eddie research the general cost of education options? How can he find out what his career will pay?
  - What would Eddie need to do to identify all the options to pay for the cost of his education?
  - What would Eddie need to do to pursue financial aid or other financial resources to pay for education?

Have participants access the **Career Clusters Reference Sheet** and transition to **Create, SLIDE 18**



## Create: Road Trip to My Future PART B

### Notes to the Facilitator:

Part B of the Road Trip to My Future Worksheet is for teens to reflect independently on their future goals and apply the backwards planning process to their own lives. In addition to the Teen Guide resources and reference sheets you used in Part A, the Career Clusters Reference Sheet may be helpful here. You may also encourage participants to search online for relevant education and financial aid information.

This exercise is designed to be an initial entry point into thinking about post-secondary education and opportunities. It is understandable if teens are unsure of a career choice; they should be encouraged to explore an area of interest. In this section, moving through the process is the focus, and you can communicate that career choices can be fluid and change. Be sure to check in periodically to answer any questions that may come up.



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

After completing **Part A**, introduce **Part B** of the **Road Trip to My Future Worksheet** for participants to complete independently. In addition to the resources you've already referenced, make sure they access the **Career Clusters Reference Sheet** which gives information on various types of possible careers.

- “Now it’s your turn to go on the road trip to your future. Move to Part B of your worksheet. You will think about and answer questions similar to those we just went through, however; you’re going to apply the process to yourself. Use the Career Clusters Reference Sheet to help with brainstorming potential careers, and don’t worry if you are unsure about your future career. You can select an area of interest to explore and go through the process. Remember, this is just a start to explore your options, and will definitely take more than the time you use today.”  
**(Provide participants with 15 minutes of independent work time. In addition to using the resources and reference sheets in the Teen Guide, participants may need to use the internet to research during or after the session.)**

**Transition by calling the group to attention for the Wrap-Up;  
ADVANCE TO SLIDE 19**



## WRAP-UP: Discuss: Session Review

### Notes to the Facilitator:

These questions are designed to give an overall review of the road trip planning process. 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: **Wrap-Up**  
4 minutes (Slides 19-20)

**Advance quickly from SLIDE 19 to SLIDE 20.** After participants have completed their own road trip in **Part B** of the **Road Trip to My Future Worksheet**, come back together as a whole group to discuss and reflect. Ask participants one or more of the following questions, and discuss for about 4 minutes:

- “Let’s take a few minutes to reflect together on the work we did.”
  - What are the pathways for me over the next 5-10 years?
  - What planning steps do I need to take to reach my goals in the next 5-10 years?
  - Why is it important to advocate for myself when planning my pathway to the future?
  - Who are individuals that can help me advocate for myself, my future, and my finances?
  - How do my decisions give me choice and freedom for my 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 on the slide to complete a brief session evaluation.



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

3 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 questions you asked yourself: **What are a few decisions I’ll need to make about my future in the next 5 years? What financial considerations do I need to review to plan my future?** Take a moment to think about how you would respond to this question with 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.”

**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 their own career and education journey, and related financial decisions. Participants can understand the practical application of the session through this example.



Facilitation: **Close**  
1 minute **(Slide 22-23)**

Thank participants for their time, attention, and engagement.

### Single Session Closing:

- *“Before we end, I want to thank you for your time today. Talking with you about how to plan for your future after high school to reach your goals 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 future goals and careers.’]”*
- *I appreciated the way we worked together to plan for Eddie, and then how you were able to create a personal plan for yourself.*  
**(ADVANCE TO SLIDE 23)** So once again, thank you.”

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

- *“Before we end, I want to thank you for your time today. Talking with you about how to plan for your future after high school to reach your goals 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 future goals and careers.’]”*
- *I appreciated the way we worked together to plan for Eddie, and then how you were able to create a personal plan for yourself. I look forward to seeing you again to elaborate more on the career and education choices that are available after high school.*  
**(ADVANCE TO SLIDE 23)** So once again, thank you.”

## VI: VIDEO SCRIPTS (1&2)

### Plan for the Future: Video 1 Talking Points

- Video 1 starts with Cameron and Eddie playing a video game together. Cameron asks Eddie if he's ever considered going into video game design and Eddie shares that he has actually always wanted to start his own business when he is older.
- Cameron reveals that he is unsure what he wants to do in the future. He knows he wants to do something in science, but there are so many different types of jobs and career paths within science.
- Eddie encourages him to talk it through, and they begin to explore some of Cameron's different options.
- Cameron's favorite science topic is biology, and he could see himself becoming a veterinarian and working with animals.
- But he's also interested in medicine, and he'd like to do something to help the environment. Ideally, he'd like to do something related to animals, or nature, or both.
- Eddie asks if Cameron knows the educational requirements for those jobs—does he need to go to college, or graduate school, or does he just need a certification?
- Cameron believes that all the jobs he's interested in require a college degree.
- Next, Eddie asks if Cameron knows how he will pay for college. Cameron seems a bit overwhelmed... he has thought about it some, but only enough to know that he cannot afford to pay the full costs of college—tuition, room & board, books, and living expenses—without some help. And his parents won't be able to cover the full costs either.
- Eddie mentions that there are options to help pay: financial aid, work study, and scholarships.
- Eddie also suggests Cameron consider some of the trade-offs associated with choosing different career paths, for example: the cost of the education needed, the job options available within it, how much you earn at the start of a career in that field, and how much money you make as you move up.
- Cameron admits that he is really uncertain about the answers to these important questions.
- The video closes with Cameron acknowledging that he needs help sorting through his options as he plans for his future.

## Plan for the Future: Video 2 Talking Points

- This video introduces the concept of planning a “road trip to your future.” To help Cameron consider what will come after high school, he walks through five key steps to planning for his future. This process involves “backwards planning”—which means you start at the end and plan backwards from there.
- *Step 1* of the process is *Selecting a Career of Interest*. Cameron considers a few options he’s interested in: becoming a veterinarian, working in medicine, or going into environmental engineering to help the planet.
- *Step 2* is *Understanding the Job Requirements*: what kind of education or work experience do those careers require? Cameron does online research and learns that...
  - Becoming a vet or a doctor requires a lot of school: at least 4 years of college, *then* 4 more years of medical school, and *then* several years of specialization or residency.
  - For environmental engineering on the other hand, you need to get a college degree and, while some people go to graduate school, it’s not required for all positions.
- *Step 3* is *Weighing the Costs and Benefits of Your Post-Secondary Options*. Basically, how much do these programs cost, in time and money? Can you get the kind of job you want? What do these careers pay? And what will your work-life balance look like?
  - After conducting research, Cameron determines that, while all of the careers he’s interested in pay well, becoming a veterinarian or doctor requires many years of school, at a pretty high cost, so he wouldn’t be making money for a long time. He decides he’s not set enough on those careers to commit to that at this point.
- *Step 4* is *Learning How to Pay College (or other post-secondary opportunities)*. Cameron does more research to determine options to help pay for college. He understands that he will not only have to pay for tuition, but also room & board, books, and food. Cameron learns about the following types of financial aid:
  - Student loans are loans you have to pay back with interest.
  - Work study is where you work part-time during school—often at the university you’re attending—to help you pay for college.
  - Grants and scholarships are money for college that you don’t have to pay back; they can be based on academic merit, talent, a particular area of study, or a range of other things, including income and need (e.g., Pell grants are based on need).
- *Step 5* is *Applying for Financial Aid*, including loans, work study, grants and scholarships.
  - To apply for each of these, it is helpful to start with something called “FAFSA.” You fill the FAFSA out with your family’s financial information and it’s like a key you need to turn to access any federal and school financial aid options.
  - You will need to apply for merit- and interest-based scholarships separately, so you need to research what’s available to you, and apply to as many as you want.
- The video closes with Cameron reviewing the five steps for planning a road trip to your future, which we are going to practice now.