

Volunteer Engagement Recommendations

Session	Volunteer Engagement Opportunities
Unit 1	
Session 4: How Does Budgeting Help Me Reach My Goals?	Schwab or community volunteers help teens with the budget building activities.
Session 5: How Does Saving Help Me Reach My Goals?	Schwab or community volunteers play the role of the banker during the Stack It Up game.
Session 7: How Does Managing Debt Help Me Reach My Goals?	<ul style="list-style-type: none"> • Schwab or community volunteers help with the activities, such as being the person who receives help from the “debt questioner” (or a coach), or being a judge in the debate. • Invite other youth in your Club or from other Clubs to view the debates.
Session 9: How Can I Help Other Teens Reach Their Goals?	<ul style="list-style-type: none"> • Schwab or community volunteers join the activity (e.g., helping create tools; being a judge) • Invite other youth in your Club or other Clubs to view the tools.
Unit 2	
Session 3: How Do Paycheck Deductions Impact My Goals?	Schwab or community volunteers help teams with paycheck calculations.
Session 4: How Does Using Credit Wisely Help Me Reach My Goals?	Schwab or community volunteers help detective teams solve the mystery.
Session 5: How Can Investing Help Me Reach My Goals?	Schwab or community volunteers help explain investing, answer questions and participate in activities. This could also be an opportunity for a field trip visit to your local Schwab office.

Session	Volunteer Engagement Opportunities
Reality Store Simulation	
Reality Store Simulation	<ul style="list-style-type: none"> • Schwab or community volunteers run stations. • Schwab or community volunteers serve as coaches to help youth navigate the simulation (e.g., answering questions, helping with calculations, providing encouragement as youth experience financial pitfalls).
Unit 3	
Session 3: What Financial Products Will Help Me Reach My Goals?	Schwab or community volunteers participate by helping teens do their fact finding and create their slogans.
Session 4: What Can I Do to Prepare for the Long Term?	Schwab or community volunteers participate in the activities and answer questions about retirement.
Session 5: How Do My Financial Decisions Impact My Future Self?	<ul style="list-style-type: none"> • Schwab or community volunteers help teens create their projects, listen to presentations or present them with a certificate; Invite other youth from your Club or other Clubs. • This could be a partnership with your Club and volunteers to co-create certificates or other recognition awards to give to teens.

Selecting Teen Leaders

Youth voice and choice are central to the teen-learning experience. Establishing teen leaders is a recommended component of the Money Matters program structure. Teen leaders raise the visibility of youth leadership and enhance peer-to-peer learning. When youth see people who look like them in leadership roles, they are more inclined to listen and stay engaged. You may have Club members in mind who would be a good fit for this role and/or who might benefit from this role as a new leader.

A few guidelines may be helpful as you reach out to youth to co-lead the project. Keep in mind that although only two participants will serve as teen leaders, you should encourage every young person in the Money Matters program to take an active role in leading various portions of the sessions. Because Money Matters consists of three different units, you might want to consider establishing different teen leaders for each module.

- **Designate teen leader responsibilities.** The teen leaders' primary responsibility is to take a leadership role throughout the program sessions. Their responsibilities should be mutually agreed upon by youth and youth development professionals. Keep in mind that any tasks should be aligned to youths' passions, skills and strengths. This fosters engagement and makes the experience fun. Some of the key tasks may include the following.
 - › Complete preparation activities before the session begins for other teens.
 - › Take initial leadership in the Community Builder and Reflection activities. Examples include providing a positive quote or thought to close each activity, as well as taking the lead by being the first person to participate in the Community Builders. As the program progresses, it's important all youth have an opportunity to lead in these areas, but it is helpful if the teen leaders set the foundation.
 - › Be one of the first voices in the circle when questions are asked or feedback is requested – active participation is key.
 - › Help lead group work sessions to focus on specific tasks.
 - › Review the program session activities and provide feedback on how it could be improved or modified to speak to youth.
 - › Lead a portion, or all, of an activity as agreed upon by youth development professionals and teen leaders.
 - › Share their own stories and perspectives in discussions. This models how they self-reflect and think for their peers.
 - › Meet with youth development professionals and the other teen leader before each activity to connect and determine each person's responsibility. Set up other times to check in about how the program is going and address any challenges.

- › Encourage teens to be creative. Provide opportunities for teen leaders and other youth to own portions of the session and add their voice and input. Creative enhancements should align with topics covered in the sessions. Ensure anyone who has a creative enhancement consults with you ahead of time.
- **Review time commitments.** Since youth lead busy lives, it's important to have a transparent conversation about the time commitment. Design a leadership structure that works for both youth development professionals and teen leaders. For example, it may work best to schedule a longer block of time (e.g., on a weekend, or spread over several afternoons in the Club) to check in, or meet 15 minutes prior to or after each activity. Be creative with the time structure and designate regular check-ins.
- **Consider necessary skills.** Active and aspiring teen leaders who show an interest in maintaining the commitment are great candidates for the teen leader role. Youth who will bring great value are those who have demonstrated skills to take initiative, modeled respect and listened actively, while working effectively with peers. If you have a seasoned leader in your Club, you may want to pair them with an emerging leader. Consider the balance of skills and experience of each person. It's also important that each Club member has an opportunity to choose this role, rather than having this role forced on them.
- **Facilitate collaboration.** Perhaps one of the most important roles of the two teen leaders is to collaborate with each other and Club youth development professionals to co-facilitate the Money Matters program. As a pair, the teen leaders will work together, share responsibilities for leading activities in each session, initiate conversations by going first, and engage their peers to do the same. Teen leaders and Club youth development professionals will establish a meeting or check-in prior to and following each session to ensure each person is comfortable with the activities, and set up a process for ongoing communication.