

Lesson Guide - Money Path as a Large Group Activity

The goal of this guide is to prepare you to utilize Money Path in a large group, in-person, event setting where students will use Money Path to create personalized career & financial plans. This model uses our guided facilitation video to support the event. It includes both large group engagement and small group discussion. We recommend having an adult moderator assigned to each small group (10-15 students/group) who will answer questions and drive discussion. Questions? Connect with patrick@securefutures.org to customize a lesson plan.

Preparation for the Activity:

1. Create your own Money Path account (MoneyPathApp.org) using your designated class code
2. Review [the guided facilitation video](#) and the lesson outline below. Be ready to follow students interests, and personalize it with your own stories & experience!

Lesson Kickoff - Intro & Account Set-up

Welcome students and explain the “why” of this lesson: ‘Money Path will help you create a personalized financial plan based on your future academic and career goals. You can build and compare different plans to see if they match your goals...it doesn’t matter what you do for a career, but being confident in your future does!’

Ask students the following: **Raise your hand if...**

- You are 100% confident in your post high school plans!
- You know if your ideal career choice would support you financially
- You have considered paths other than college (apprenticeship, military etc)
- You have ever put together a budget or tracked your income and expenses



Ask the whole group and take several answers from each question:

- What is a long term goal you envision for yourself?
- What questions do you have about planning for life after high school?

Share that you will be using a video to help guide them through Money Path and that there will be designated stopping points along the way.

Play Video from 00:00 - 2:05

After the video segment, provide class code to students to set-up their individual accounts and recommend they use personal emails for access after graduation. “Raise your hand if you are having any trouble creating your account”

Choosing a Career Pathway

[Play Video from 2:05 - 5:17](#)

This section focuses on students' career interests - Money Path displays a national average starting salary with each major or career choice.

If time allows, students may want to do external research and dive deeper into the specifics of their career choice or explore salary ranges in various regions of the country.

Small Group Activity:

Split students into small groups, have them discuss their career paths and interests.

- What draws them to certain career types?
- Are they exploring multiple careers and/paths?
- What most excites them about their possible careers?

Choosing & Paying for your Education



[Play Video 5:17 - 9:36](#)

This section explores the paying for school screens (financial aid, scholarships, gifts, and employment during college)

Pause and ask if there are any questions!

If students select a path other than college, they will skip ahead to the budgeting section. Even if students are not interested in college-bound paths during this section, it is important for them to understand the process, should they want to attend college later in life!

Budget, Goal Timeline & Retirement

[Play Video 9:37 - 13:18](#)

Students are shown how to create a monthly budget, goal timeline, and retirement savings plan.

Small Group Activity:

Let students discuss their budget with the small group or neighbor.

- Which expenses did they change and how do they feel about the cost of living independently?
- What goals will they save towards, and how long might it take to achieve them?
- Explain compound interest in retirement accounts, and why it matters to start saving early!

Saving & Revisiting Paths & Comparing Paths

[Play Video 13:18 - 18:26](#)

Students are guided through how to save their path, and encouraged to revisit Money Path often. Provide direction if you would like students to save, download, print or submit their path.

The video explores three comparison examples using Money Path. Have students use the remaining lesson time building and comparing different potential paths. Encourage students to build & save minimum of 3 paths, and compare them. Examples of comparisons might be:

- **Career Changes** - different majors or career differences within any of an apprenticeship, military, workforce or college
- **Job Market Considerations** - starting salary differences, local job market, job alignment with personal skills and values
- **College Expenses** - choosing a less expensive college, staying in-state rather than going farther away, starting at a technical college and then transferring to earn a Bachelor's degree. How much should a student work during college? How can scholarships significantly reduce debt?
- **Making the Budget Friendly** - where can they adjust to save more? Living with roommates vs alone, researching a real apartment in an area they want to live, exploring the difference of a high or low cost of living area.

Wrapping Up The Lesson

Please have students complete the evaluation within the app - in the top right corner menu!

Remind students that their accounts never expire, & encourage them to update their paths as they get more information.

Bring the conversation home! Choose language from the [Family Engagement Resource](#) and encourage students to share their completed paths with family members, counselors, or other influential people in their lives.

Lead a quick wrap up discussion. **Raise your hand if...**

- You feel excited with your plan for life after high school
- You learned something about your career choice? (*ask for volunteers*)
- You were surprised by your monthly budget? What surprised you? (*ask for volunteers*)
- If you had to make changes to reach your goals faster in the timeline section



Following this session, you may choose to incorporate this [Student Assignment](#) which engages students in meaningful reflection on their career & financial plans.