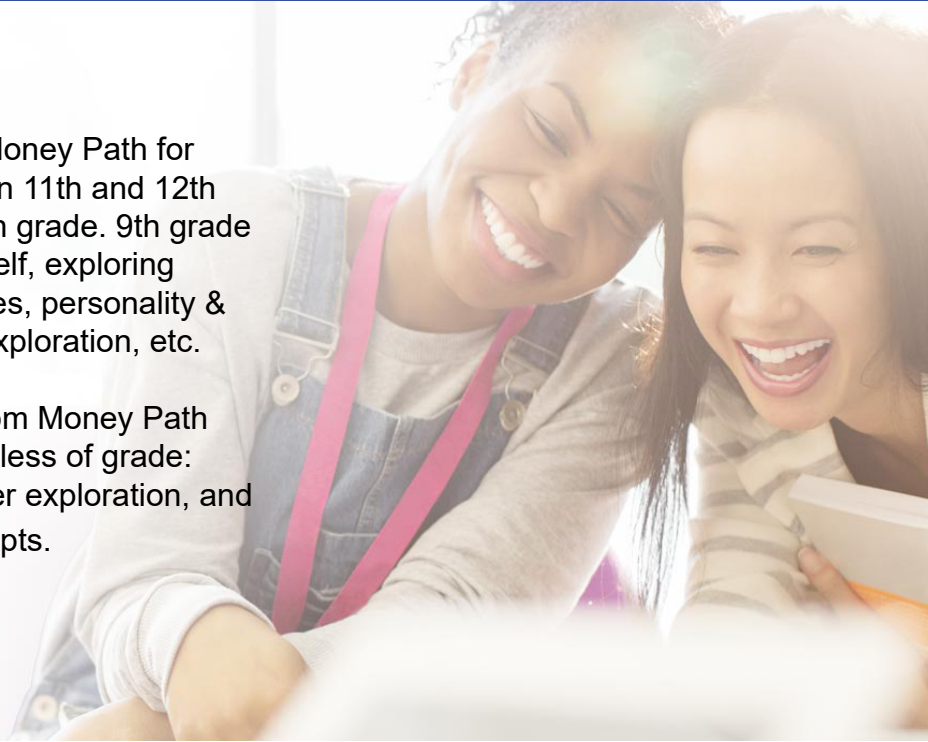


This guide gives examples of how to use Money Path for each grade level. We recommend using it in 11th and 12th grade, though it could be introduced in 10th grade. 9th grade students should focus on assessing themselves, exploring individual values and workplace experiences, personality & interest inventories, and broad pathways exploration, etc.

Best practices show students learn best from Money Path when several prerequisites are met, regardless of grade: knowledge of career pathways, basic career exploration, and familiarity with budgeting and saving concepts.



## 10th Grade - Visualize

With students beginning to work part time, they are developing a financial mindset. As students begin to explore career pathways that fit their strengths and values, they start to envision their future lifestyles. Money Path can assist in visualizing their financial road ahead.

Explore post-secondary pathways from workforce, college, apprenticeship and military, to start to narrow down the best pathway for themselves

View various career descriptions to see which align with their interests and values

Review BLS data on skills that influence pay, potential salary growth with experience, career growth rates & more!

Identify and set lifestyle goals, and see a timeline for completion

Assess whether or not they can achieve their lifestyle goals in a career that interests them



## 11th Grade - Refine

Students are further identifying their preferred post-secondary pathway, assessing the market for various careers, beginning to solidify their 'elevator pitch' of their post-HS plan, and possibly exploring college options. Students are more familiar with income, expenses, and taxes; these help give context to long-term financial picture.

Define desired career pathway, and start to compare and contrast individual career & financial plans, begin to articulate their plan beyond high school

Narrow down prospective college options, and be prepared with questions for college representatives or visits

Demonstrate the impact of students saving for college themselves, and the impact of starting early

Supports discussions at home around post-secondary options and potential savings for college, demonstrating the importance of FAFSA completion

Complements the surrounding Xello units "Choosing a College or University" and "Career Demand"



## 12th Grade - Realize

Senior year will be the most critical time for students to use Money Path as they finalize their post-secondary plans and weigh real-world decisions. Students are setting themselves up for success after graduation, from FAFSA and scholarship applications to resumes and job shadows.

Utilize Money Path with families to support post-secondary planning meetings with families

Enter actual financial aid award and scholarships to get a accurate sense of prospective student loan debt

Dive deeper into real-world independent budgets and long-term goal setting for all pathways

Conclude the year with a final project where students communicate their full career & financial plan to their advisor or peers



## Revisiting Money Path

Once students create Money Path accounts, they never expire, they can revisit and adjust their paths every year, create new ones, or compare variables to see how they change the financial future. If they've forgotten their login info, there is a "Forgot Password?" feature.