INTRODUCTION
Thank you for volunteering to teach Money 101 Education. Your efforts will have a lasting effect, helping individuals gain confidence, clarity, and control over their financial lives.

PROGRAM GOAL
Many adults carry fear, confusion, or shame around money. Often, money was not openly discussed in their households, leaving them unsure of where to ask questions or how to begin. There is an unspoken sentiment that exposing their lack of knowledge might make them more vulnerable to exploitation, which prevents them from moving forward. The goal of Money 101 Education is simple but powerful: to take the fear out of finance.

Our classes aim to make conversations about money as natural as discussing everyday topics—without judgment, pressure, or embarrassment. When students feel safe and supported, meaningful learning and change can occur.

PROGRAM ORIGINS
Money 101 Education was founded in 2019 by Diane Drey (Diane.Drey@scorevolunteer.org), a SCORE mentor with the New York Chapter. While mentoring entrepreneurs, Diane noticed that many clients struggled not only with business finances but also with the basics of personal finance.

This gap led to the creation of Money 101 Education. Over six years, the curriculum evolved into five core segments (topic areas): Foundation, Investments, Taxation, Real Estate, and Money & Life Cycles.

While segments may be taken in any order, students are encouraged to begin with the Foundation segment.

Each segment consists of five two-hour classes. Your training will include listening to the five class tapes, completing the assignments, and reading the supporting handouts. As you move through the material, please make notes on possible improvements. The goal is to let you have the same experience as your future students.

This guide assumes you will begin with the Foundation segment. If your skill set includes taxes, investments, real estate, or family or estate law, you may be well-suited to teach other segments. However, there is no requirement to teach other segments.

TEACHING PHILOSOPHY AND DIFFERENTIATOR
Money 101 Education is conversation-based. There are no PowerPoint slides. However, you will follow a curriculum outline (Handout 1.01 for the Foundation Program)

You can deliver it in your own style. Your role will be to facilitate discussion, ask students questions, and encourage dialogue within the group rather than deliver a lecture.

Participant Introductions in the first class are important for building trust and connection.

TRAINING CHECKLIST AND TIME COMMITMENT

There are two onboarding checklists to complete:

- 8.16 - Money 101 Education - the checklist is at the end of this memo and overseen by Diane Drey
- 8.17 - SCORE - the checklist is contained in a separate document, and is overseen by the local SCORE chapter to which you will become a member

MONEY 101 EDUCATION TRAINING -

Approximately 20 hours - it is recommended that it be completed within six weeks to avoid losing momentum.

REVIEW WEBSITE	1 hour
VIEW 5 CLASS RECORDINGS *(each video is two hours - this guide provides below the link to the first recording; the others will follow as assignments are completed.*	10 hours
COMPLETE 5 ASSIGNMENTS AND REVIEW ANSWER SHEETS *- to step into your future student's shoes*	5 hours
READ ADDITIONAL HANDOUTS	2 hours
GIVING FEEDBACK for improvements - and join our teacher-round-table discussions) because we'd love to incorporate your ideas	2 hours
TOTAL	**20 Hours**

SCORE TRAINING/ORIENTATION

Approximately 12 hours. It is recommended that it be completed within four weeks, concurrent with your Money 101 Education orientation.

INTERVIEW WITH CHAPTER LEADERSHIP	1 hour
VIEW SCORE ONLINE LEARNING VIDEOS - nine videos including the code of ethics	2 hours
COMPLETE SIMPLE STEPS FOR STARTING A BUSINESS video *- to step into the shoes of your students and review answer sheets.*	1 hour
COMPLETE VOLUNTEER PROFILE IN ENGAGE (Score's portal) and TAKE ENGAGE TRAINING	2 hours
PARTICIPATE IN THREE CO-MENTORING SESSIONS WITH OTHER SCORE MENTOR	3 hours
LOCAL CHAPTER REQUIRMENTS	2 hours
TOTAL	**12 Hours**

ONGOING VOLUNTEER - TIME COMMITMENT

Once you have completed the training, you can proceed in two ways:

SERVE AS A GUIDE FOR STUDENTS ENROLLED IN THE AYOP (At Your Own Pace) PROGRAM

After completing your training, you may be assigned students who have registered for the AYOP program. In this role, you will help support their progress through the course materials and encourage their success. Your responsibilities will include:

- Sending each student a pre-class questionnaire to gain a broad understanding of their current financial literacy background:
  https://forms.gle/Vfzy5GrLFtyYAszo6

8.16 Training Checklist for Guides and Instructors

- Scheduling and conducting an initial intake meeting to build rapport, understand goals, and set expectations.
- Providing access to the first pre-recorded class video and related assignment.
- Request that completed assignments be returned to you for review.
- After receiving the assignment, send the student the answer sheet and offer feedback, guidance, and encouragement. A private session is generally helpful at least after every two lessons.
- Record all student sessions in SCORE's Engage system.

The estimated time commitment is 6 hours per student.

TEACH LIVE SMALL GROUP CLASS –

• After you have worked one-on-one with students and gained confidence and mastery of the material, we will advertise a small group live class for you to teach. Your commitment will be to deliver a segment of 5 two-hour classes, review homework, and mentor some students one-on-one outside of class time.
The estimated time commitment to teach a segment is 15 hours.

TECHNOLOGY REQUIREMENTS

- Computer storage and file organization to keep all the pre-recorded videos and handouts
- Knowledge and comfort level using ZOOM or Google Meet, including how to:
  - record sessions,
  - activate captions,
  - Use the chat feature,
  - Use an AI note taker
  - set up breakout room
- Your own account for one-on-one client meetings (ZOOM offers a free version, but it is limited to 40-minute sessions, which should be sufficient in the beginning; if not, you can always stop and restart to get another free 40 minutes). When you move to teaching two-hour group classes, SCORE will provide a SCORE Zoom account.
- A calendar program that lets clients see your availability and book a session with you is very helpful. (I use a free version of Calendly. Others use programs through Google https://workspace.google.com/products/calendar/
  Once you get the calendar set up, it is also very helpful for the calendar to respond with a unique Zoom meeting number or Google Meet link for the booked session.

MARKETING

- SCORE handles all program registration, and clients will register for one segment at a time. Once they pay for a segment, we allow them to repeat it as often as they want without an additional charge when a group class is offered.
- Marketing (email blasts) will be done to SCORE's client database, but you can (and are encouraged) to share the information with your network and direct them to register through SCORE.

Money 101 Education changes lives by demystifying money. It can be deeply rewarding for volunteers as you change lives by empowering your students. As a Guide or instructor, your encouragement, patience, and authenticity will matter as much as the content itself.

MONEY 101 EDUCATION - TRAINING CHECKLIST

Interview & Commitment

☐	Interview with Money 101 Education Administrator (Diane Drey.) Discuss your background and availability for training and teaching including the time commitment. Once you are confident you want to volunteer, send a confirming email to the administrator that you are ready to start.
☐	Apply to SCORE to become a certified mentor. Read handout 8.17 which explains the process and has a separate onboarding checklist. Start your application here: https://www.score.org/page/volunteer-score SCORE onboarding should be done in parallel with your Money 101 Education training. A critical step will be receiving your SCORE email. Once received ALL communication should be done through that email.
☐	Book time on your schedule to do the training. If you make an appointment with yourself and stick to it, you are more likely to be successful. Four-Five hours a week should allow you to finish both the Money 101 and the SCORE training in six weeks.

MONEY 101 EDUCATION - TRAINING CHECKLIST

1. MONEY 101 Website & Program Familiarity

☐	Visit the Money 101 Education website and become familiar with the different drop-down browser tabs and watch student testimonial video (six minutes) on the home page: www.money101education.com
	Visit the Instructor Page - see how individuals share their background and on Diane Drey's page listen to the video (six minutes) of why the program was founded: https://money101education.com/diane-drey-instructor-background/
☐	Review the Curriculum and Handouts page for each segment to get a sense or what is online. However, your focus should be on the Foundation Segment curriculum and handouts (about 40 documents).

	Curriculum	Handouts	Handout # for Instructor Notes
Foundation	https://money101education.com/curriculum/foundation-segment-curriculum/	https://money101education.com/handouts-foundation-segment/	1.01
Investments	https://money101education.com/curriculum/investment-segment-curriculum/	https://money101education.com/handouts-investment-segment/	12.00
Taxation	https://money101education.com/curriculum/taxation-segment-curriculum/	https://money101education.com/handouts-taxation-segment/	
Real Estate	https://money101education.com/curriculum/real-estate-segment-curiculum/	https://money101education.com/handout-real-estate-segment/	11.00
Money & Life Cycles	https://money101education.com/curriculum/money-life-cycles/	https://money101education.com/handout-money-lifecycle-segment/	

☐	Review Registration & Calendar page - live classes were posted there - this will be updated as other teachers give live classes https://money101education.com/calendar/
☐	Review AYOP page as this describes how students can take the program At Their Own Pace https://money101education.com/at-your-own-pace-ayop/

2. Review Introductory Segment Handouts - set up filing system

☐	Download the foundation segment documents onto your computer and set up a filing system for them that is easy for you to access.		
☐	Handout	0.01	Read - Welcome Letter
☐	Handout	0.06	Read - Steps to Financial Security
☐	Handout	1.01	Read and Print - Foundation Segment Instructor Notes KEEP this handy as YOU WATCH THE VIDEOS

☐	Understand protocol for file naming and document formatting if you create additional documents: **File Name:** document #, and title - add version date in year-month-day format in parenthesis **Header:** Money 101 Education (top line) document number and title (second line). **Body:** Money 101 Education Logo - top right side of first page **Footer**: Version date, www.money101education.com, page number *WordPress requires documents have a unique name thus, adding the version date is critical to keep file names unique.*

3. View five FOUNDATION SEGMENT Recordings & Complete Assignments

☐	Watch the Foundation Segment class 1 recording - access it here: https://drive.google.com/file/d/1io0oNNGaFUb0WarjuzbuKWai5yUsygLy/view?usp=drive_link
☐	Complete Assignment 1.91a found: https://money101education.com/handouts-foundation-segment/
☐	Send your completed assignment to the Administrator - who will send you the answer sheet 1.91b. Compare your completed work to the answer sheet. If there are differences understand why. Bring any issues to the attention of the Administrator (sometimes there are mistakes)
☐	Continue to class #2 and assignment 1.92a, *links will be provided upon completion of the prior assignment*
☐	Continue to subsequent classes (#3, #4, #5), returning each assignment to Administrator - until all five classes are complete *links will be provided upon completion of prior assignments.*
☐	Review and store assignment answer sheets received from the Administrator 1.91b, 1.92b, 1.93b, 1.94b, 1.95b
☐	Make notes of improvements you recommend in the curriculum - to be sent to administrator after completing step 4.

4. Review Additional Handouts that are Relevant to the Foundation Segment

These should be mentioned to students during the class as optional reading. How you use them is your choice. They are not referenced directly in the assignments.

☐	Handout	0.05	Opening Comments by Instructor All Segments
☐	Handout	0.08	How to Simplify Your Financial Life and Ease Stress
☐	Handout	0.10	Meet Maria Consuela
☐	Handout	1.10	How to Read and Understand a W-2 Form
☐	Exercise	1.12	Can you calculate Maria's Gross Earning just by looking at her W-2?

☐	Handout	1.25	Questions to Ask a Prospective Employer about Compensation, Benefits and Advancement
☐	Handout	1.28	Questions to ask your Employer about the Company Retirement Plan
☐	Handout	2.05	Employee vs Independent Contractor - 20 common tests to determine the proper classification
☐	Article	5.11	Credit Scores - how high is high enough
☐	Handout	5.21	Student Loans
☐	Handout	7.01	Retirement Accounts - An Overview
☐	Handout	10.01	Thoughts on Money
☐	Provide the Administrator with your handouts and assignment edits. If they were sent to you in PDF format, request the WORD version and use track changes for your edits.		

5. Submit to the Administrator for the www.money101education.com Website

☐	Your professional photo
☐	A short bio (approx. 60 words to be used on email marketing by Score) - send to SCORE or ADMINISTRATOR in word format
☐	A longer bio to be used the website instructor page - https://money101education.com/instructors/ Send as a word document.

6. SCORE Onboarding, Integration, and Scheduling

☐	Update the Administrator where you stand with your onboarding as a SCORE Subject Matter Expert.
☐	Tell the administrator when you get your Score Volunteer email address - and from that point forward **only communicate using that ScoreVolunteer.org address**.
☐	Add to your SCORE email • Money 101 Education Logo • link to www.money101education.com • calendar link for private appointments
☐	Discuss with Administrator your availability to work with students including any upcoming vacations.

7. Technical Preparation for working with clients

☐	Obtain a Zoom or Google Meets account
☐	Link your account to your calendar
☐	Test breakout room capability
☐	Test recording a video
☐	Test downloading recording to a device where you have adequate storage and will be able to forward videos to students (Google Drive, Dropbox or equivalent)
☐	View and become familiar with the pre-class questionnaire https://forms.gle/Vfzy5GrLFtyYAszo6
☐	Test entering a client session in ENGAGE – Score's client database tracking system

FOR GROUP CLASSES

8. Pre-Class Setup Teaching Preparation –

☐	Obtain from SCORE the list of enrollees. (Name, email, zip code, phone, chapter affiliation.) Put into an Excel spreadsheet where you can track both attendance and Assignment completion. If received from SCORE, be certain Administrator has the list to use in future marketing and announcement
☐	Review - Handout 0.05 Opening Comments to be made by Instructor at the beginning of a segment.
☐	Understand discussion-based teaching model and practice calling on students
☐	Identify Homework Helper (optional)
☐	Create pre-class survey (or modify existing one from Administrator)
☐	7 days before class start - Send Welcome Letter and pre-class questionnaire (do back 3 days before class starts)
	3 days before class starts - Send reminder to individuals that did not complete questionnaire. Often those that do not complete questionnaire do not show up to class.

9. Class Delivery

☐	Deliver opening comments (handout 0.05) during first segment of Live Class
☐	Optional - select a student to help track attendance if there are more than ten enrollees.
☐	Conduct Classes, record attendance, and video session. Remind students that assignments are critical, but it is never too late to submit, even after the class has ended.
☐	Send first class video and first assignment to all students who enrolled. Send future class videos only to those students who attended class or completed the prior assignment.
☐	Review students completed homework
☐	Send answer sheets to students who attempted to complete assignment.
☐	After third class mention your availability for FREE private mentoring sessions with offer to extend as long as you are a SCORE mentor.
☐	Explain free repeat policy
☐	Encourage enrollment in next segment
☐	Inform students Score will conduct a post-class survey - participation is appreciated.

10. Upon the conclusion of teaching a live class

☐	Send attendance sheet to SCORE and Administrator
☐	Send improvement suggestions to Administrator
☐	Consider teaching the same segment again within three months to build momentum and a following.
☐	Consider teaching a different segment, recognizing that there is unique training for each segment.

QUESTIONS - Contact

DIANE DREY
Certified Score Business Mentor & Founder/Administrator Money 101 Education
SCORE - Member, New York City & Palm Beach County Chapters

Cell phone: **917-670-3690**
Email: Diane.Drey@scorevolunteer.org

BOOK TIME WITH DIANE DREY
https://calendly.com/money101education/money-101-diane-drey-private-free-consultation
https://money101education.com/
https://www.score.org/money-101-education

SCORE - ONBOARDING CHECKLIST

PROVISIONAL VOLUNTEER ONBOARDING CHECKLIST

SCORE

Use this document to easily track your training progress	
Provisional Volunteer: Provisional Volunteer Phone: Provisional Volunteer SCORE Email (SVO):	*Reminder: All SCORE business must be conducted using your SCORE email (SVO) and not personal email.*
Regional Volunteer Intake Coordinator (RVIC): RVIC Email:	Find your RVIC on the SCORE Support Center here
Coach Name: Coach Phone: Coach SVO:	Your RVIC will introduce you to your Coach via email once you have completed your online training modules.

TRAINING REQUIREMENTS LIST	Documents and Links, if applicable	Status/Notes
Complete the required online training modules		
You can find these courses by logging in to Engage and then selecting "Access Online Learning" from the right-hand menu on the homepage	How to Access SCORE Training in Engage	
a. SCORE Training 001 Volunteer Orientation (12 minutes)		
b. SCORE Training 002 Mission, Vision, Values (7 minutes)		
c. SCORE Training 003 SCORE Today (7 minutes)		
d. SCORE Training 004 Annual Code of Ethics (15 minutes)		
e. SCORE Training 005 Mentor Certification (60 minutes in total - **5 parts**)		
f. SCORE Training 006 Introduction to Engage (12 minutes)		
g. SCORE Training 007 Measuring Success. (10 minutes)		
Complete Simple Steps to Starting Your Business workshop		
Complete the Simple Steps to Starting Your Business 5-module course (60 minutes) - this workshop can be found in the same place as your original training modules by selecting "Access Online Learning" > "All Courses" and scrolling down to module **009 SCORE Workshop: Simple Steps to Starting Your Business**	How to Access SCORE Training in Engage	
Complete volunteer profile in Engage		
"Volunteer Information Displayed on the Website" and "Volunteer Demographics" sections are required - the latter is used for reporting purposes and most fields include a *Choose Not to Respond* option if you would prefer not to provide specific information	How to Update Your Profile in Engage	
Participate in at least 3 co-mentoring sessions - if possible, participate with 3 different Mentors		
1st Lead Mentor / Date of Session:		
2nd Lead Mentor / Date of Session:		
3rd Lead Mentor / Date of Session:		
Complete Mentoring in Engage training session		
Watch the Zoom recording found on SCORE Support Center (21 minutes)	Training Recordings on SCORE Support Center	
Complete Local Orientation		
With your assigned Coach, review chapter specific information such as introductions to local leadership, chapter meeting schedule and commonly used resources (including Google Drive, Business Model Canvas webinar, etc.). Review client meeting preparation and best practices, and other topics as necessary.	Mentoring Definition, Standards and Expectations	
Overview of SCORE & available resources		
May be reviewed as part of Local Orientation above		
a. SCORE Website - familiarize yourself with how to find content	www.score.org	
b. SCORE Support Center - how-to's and informational articles	supportcenter.score.org	
c. SCORE's Policies and Procedures & SCORE's Operating Manual (SOM)	Support Center: Policies & Procedures	
Sign Workshop Presenter Guidelines and return to RVIC by email		
Required for those who plan to serve as Workshop Presenters, optional for others	Download WSP Form	
Notify RVIC that all items have been completed		

Any questions? Reach out to your RVIC or contact volunteer.services@scorevolunteer.org