



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.

MONEY 101 EDUCATION
106 - Training Checklist for Guides and Instructors

TRAINING CHECKLIST AND TIME COMMITMENT

There are two onboarding checklists to complete:

- 106 - Money 101 Education - the checklist is at the end of this memo and overseen by Diane Drey
- 107 - 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 <i>(each video is two hours - this guide provides below the link to the first recording; the others will follow as assignments are completed.</i>	10 hours
COMPLETE 5 ASSIGNMENTS AND REVIEW ANSWER SHEETS <i>- to step into your future student's shoes</i>	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 - <i>to step into the shoes of your students and review answer sheets.</i>	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 will be assigned clients to work with one-on-one.

You should estimate that you will meet with each client approximately **six times**: an initial "getting to know you" interview, followed by one meeting after each of the five Foundation Segment classes.

Most meetings last about one hour, and the six meetings are generally spread over two to three months, depending on how quickly the client moves through the recordings and assignments.

Because the program is just launching, it is difficult to estimate how many clients each instructor will be assigned. However, if at any point your client load becomes too heavy, you can request a pause on receiving new clients.

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

<input type="checkbox"/>	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.
<input type="checkbox"/>	Apply to SCORE to become a certified mentor. DO THIS RIGHT AWAY Read handout 107 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 you have a SCORE email, inform the Money 101 Education Administrator and from then forward ALL communication should be done through that email.
<input type="checkbox"/>	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

<input type="checkbox"/>	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/		
<input type="checkbox"/>	Review the Curriculum and Handouts page for each segment to get a sense of 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-curriculum/	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/	
<input type="checkbox"/>	Review Registration & Calendar page - live classes were posted there - this will be updated as other teachers give live classes https://money101education.com/calendar/		
<input type="checkbox"/>	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

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

MONEY 101 EDUCATION
106 - Training Checklist for Guides and Instructors

<input type="checkbox"/>	<p>Understand protocol for file naming and document formatting if you create additional documents:</p> <p>File Name: document #, and title - add version date in year-month-day format in parenthesis</p> <p>Header: Money 101 Education (top line) document number and title (second line).</p> <p>Body: Money 101 Education Logo - top right side of first page</p> <p>Footer: Version date, www.money101education.com, page number</p> <p><i>WordPress requires documents have a unique name thus, adding the version date is critical to keep file names unique.</i></p>
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3. View five FOUNDATION SEGMENT Recordings & Complete Assignments

<input type="checkbox"/>	<p>Watch the Foundation Segment class 1 recording - access it here: https://drive.google.com/file/d/1io0oNNGaFUb0WarjuzbuKWai5yUsygLy/view?usp=drive_link</p>
<input type="checkbox"/>	<p>Complete Assignment 1.91a found: https://money101education.com/handouts-foundation-segment/</p>
<input type="checkbox"/>	<p>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)</p>
<input type="checkbox"/>	<p>Continue to class #2 and assignment 1.92a, <i>links will be provided upon completion of the prior assignment</i></p>
<input type="checkbox"/>	<p>Continue to subsequent classes (#3, #4, #5), returning each assignment to Administrator - until all five classes are complete <i>links will be provided upon completion of prior assignments.</i></p>
<input type="checkbox"/>	<p>Review and store assignment answer sheets received from the Administrator 1.91b, 1.92b, 1.93b, 1.94b, 1.95b</p>
<input type="checkbox"/>	<p>Make notes of improvements you recommend in the curriculum - to be sent to administrator after completing step 4.</p>

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.

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

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<input type="checkbox"/>	Handout	1.25	Questions to Ask a Prospective Employer about Compensation, Benefits and Advancement
<input type="checkbox"/>	Handout	1.28	Questions to ask your Employer about the Company Retirement Plan
<input type="checkbox"/>	Handout	2.05	Employee vs Independent Contractor - 20 common tests to determine the proper classification
<input type="checkbox"/>	Article	5.11	Credit Scores - how high is high enough
<input type="checkbox"/>	Handout	5.21	Student Loans
<input type="checkbox"/>	Handout	7.01	Retirement Accounts - An Overview
<input type="checkbox"/>	Handout	10.01	Thoughts on Money
<input type="checkbox"/>	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

<input type="checkbox"/>	Your professional photo
<input type="checkbox"/>	A short bio (approx. 60 words to be used on email marketing by Score) - send to SCORE or ADMINISTRATOR in word format.
<input type="checkbox"/>	A longer bio to be used YOUR webpage - please be sure to include your education, professional experience, if you speak other language, and a fun fact. See the bios of other instructors https://money101education.com/instructors/ Send as a word document.

6. SCORE Onboarding, Integration, and Scheduling

<input type="checkbox"/>	Update the Administrator where you stand with your onboarding as a SCORE Subject Matter Expert.
<input type="checkbox"/>	Tell the administrator when you get your Score Volunteer email address - and from that point forward only communicate using that ScoreVolunteer.org address.
<input type="checkbox"/>	Add to your SCORE email <ul style="list-style-type: none">• Money 101 Education Logo• link to www.money101education.com• calendar link for private appointments
<input type="checkbox"/>	Participate in an interview by your local Score chapter and explain to them that you will not be mentoring general business clients, but only working with the Money 101 Education program - send them a copy of handout 108 to give them more information

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<input type="checkbox"/>	Complete all Score onboarding requirements as per handout 107
<input type="checkbox"/>	Enter your profile in Engage and on your profile page be sure to set your status that the maximum clients you will mentor a week is “zero.” This will prevent general business clients from being assigned to you by the computer system. Your clients will be coming directly from the Money 101 Administrator.

7. Technical Preparation for working with clients

<input type="checkbox"/>	Obtain a Zoom or Google Meets account
<input type="checkbox"/>	Link your account to your calendar
<input type="checkbox"/>	Test recording a video
<input type="checkbox"/>	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)
<input type="checkbox"/>	View and become familiar with the pre-class questionnaire https://forms.gle/Vfzy5GrLFtyYAszo6
<input type="checkbox"/>	Once you are certified as a Score Mentor - Test entering a client session in ENGAGE – Score’s client database tracking system

8. Upon completing the above steps

<input type="checkbox"/>	Send handout improvement suggestions to Administrator (prefer in writing)
<input type="checkbox"/>	Read handout 110 New Client Protocol
<input type="checkbox"/>	Read handout 111 How to review your client’s response to the Money 101 Education Getting-To-Know you survey
<input type="checkbox"/>	Read handout 115 - Foundation Segment - Questions to Ask Students after each class
<input type="checkbox"/>	Attend Instructor group meetings to get to know the other Instructors
<input type="checkbox"/>	Inform the Administrator you are ready to go - and accept your first clients

And don’t forget to break out the Champagne!

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

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

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 <i>Choose Not to Respond</i> 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		
<i>Any questions? Reach out to your RVIC or contact volunteer.services@scorevolunteer.org</i>		