A new client is an opportunity to change a life.

Thank you for following these protocols so every client receives a warm, prompt, and professional welcome.

When you are assigned a client, you will receive an email from the program administrator with the client's name, email address, and phone number.

1. Accept/Reject the Client Assignment

When the Money 101 Education administrator assigns you a new 101 SCORE client, please reply promptly to confirm you can handle the assignment.

A simple response is fine, such as: "I'm on it." This lets us know the client will soon receive attention.

> If for any reason, you cannot reach out to the client within 48 hours,
> please email the Money 101 Administrator immediately so the client can be reassigned.

2. Send a Warm Email to the Client (SEE SAMPLE AT END)

Within 48 hours of receiving the client assignment, please send the client a warm, welcoming email. You may personalize it in your own style, but we suggest including the following:

2.1 Provide a Captivating Subject line to your Email

It is best if the subject line mentions both your name and their name - this helps distinguish it from spam.

You might say: Hello to Maria Consuela, from Score mentor XXX, looking forward to helping you with Money 101 Education. Next Action Steps

2.2 Introduce Yourself

Share a little about yourself and include a link to your SCORE bio, if available.

2.3 Invite Them to Review the Money 101 Website

Suggest that they review the Money 101 Education website, especially the **Curriculum** tab, so they understand what the program will cover.

2.4 Ask Them to Download the Welcome Letter

Ask them to download the **0.01 Welcome Letter** from the **Foundation Segment** materials. You could send it as an attachment but training them to visit the website and download it sets them up for future success.

2.5 Ask The Client to Schedule an Introductory Meeting

Ask the client to book an appointment so you can get to know each other. You can, of course, propose dates and times, but be aware that clients may be in different time zones.

This is where using a free calendar scheduling program can be very helpful. We suggest Google Calendar or Calendry (the free version works fine). Here are some tutorials on how to set up:

Google Calendar - here is a video (no voice) that shows how to do it:
https://drive.google.com/file/d/1WoLa1VjnGMDIAWXgQg4wGPcrcXkBDZpE/view

Calendry (free version)
https://www.youtube.com/watch?v=_U_Wd5xEzSw

AND - both systems have provisions where, when booking, you can link to your Google Meet or Zoom account so that the client gets a link for the session

Please explain to the client the following:

- The first meeting will take approximately **45 minutes**.
- They should be in a quiet place with no distractions.
- It will be a video meeting, so they need a device that has a camera.
- If possible, attend on a larger-screen computer rather than a phone, so you can share screens if needed.
- Once the appointment is set, they will be sent the meeting link (Zoom or Google Meet)
- They should look for that link and save it to be ready for the meeting.

2.6 Set Expectations About Timeliness

From the beginning, please emphasize the importance of being on time. Let the client know that if they need to cancel or reschedule, they should do so at least **24 hours in advance**.

2.7 Ask The Client to Complete the Survey

Survey link: https://forms.gle/ofB85jpcVduH2ukDA

Give them a specific date by when you'd like it completed (usually within a week, but at least 24 hours before your meeting so you can review it **before** the " get to know you interview.

You can make this feel light and reassuring by saying something like:
"Most Money 101 Education students begin with little or no financial background — and that is perfectly fine. In fact, that makes the journey more fun, because we get to travel a long road together."

If the client does not respond to your email within 3 days, send a second email and mark the subject line "SECOND REQUEST." If the client still does not respond, call them. Many clients are not attentive to email, and messages sometimes end up in spam folders. If you are unable to reach the client after these attempts, notify the Administrator.

3. Conduct the Getting-To-Know-You Interview

The first meeting is not just an intake session. It is the beginning of a mentoring relationship.
It is best to ask open-ended questions so the client can share what they are comfortable revealing.
Your goal is to understand the person, not just their finances.

3.1 Questions you might ask include:

- **Tell me what you have done since high school.**
  I'm interested in your education, professional development, jobs you have held, family life, and what makes you the unique person you are.
- **What was your family's attitude toward money when you were growing up?**
  Were there concerns about money that were often voiced in your household?
- **What motivated you to start this program?**
- **What are your immediate concerns regarding money?**

The key is to make the connection personal. You are not just delivering information. You are creating a relationship of trust.

3.2 Acknowledge the Survey

If the client has completed the survey, let them know you received it and that it gives you a helpful sense of their background and prior exposure to financial topics.
Always speak positively about their starting point.

Money 101 Education is about:

1. Building confidence
2. Reducing fear
3. Creating understanding
4. Completely eliminating shame

You might say: "Thank you for completing the survey. It gives me a helpful sense of where you are starting. There is no judgment here. Everyone starts somewhere, and this program is designed to build confidence step by step."

3.3 Discuss the Program Commitment

Once you have established a connection, explain the program's rhythm.

You might say: "The program you are starting involves watching five two-hour recorded classes and completing approximately a one-hour assignment after each video. I know you are doing this while managing the rest of your life and responsibilities, so let's set a realistic pace."

Then ask: "By what date do you think you can complete the first class and assignment?"

Whenever possible, let the client provide the date. This gives them ownership and helps build accountability.

3.4 Confirm Technology Access

Explain that you will send the first class recording and assignment within the next 24 hours. Ask the client to confirm that they can access it.

You might say: "I will send you the first-class recording. When you receive it, please download and open the file, and send me a quick confirmation that you were able to access it without any technology problems."

3.5 Schedule the Follow-Up Appointment

Before ending the initial meeting, try to schedule the next appointment by which point they will have completed watching the video and done the Assignment.

You might say: "Would you like to book an appointment now to discuss the first assignment? That way, we have it on both of our calendars."

This helps the client stay on track and reinforces that they are not doing this alone.
Top of Form

5. Inform the Administrator

That you held the introductory interview with the client (a short email is sufficient).

The Administrator must mark the client as having "Attended" the workshop for statistical purposes.

6. Enter Your First Client Meeting as a Session in Engage

All mentoring sessions — whether by phone, video conference, or in person — should be recorded in Engage. Include a brief synopsis of the meeting focus, key topics discussed, and any agreed-upon next steps.

7. Send the Client the First Video and Assignment Number

Send the client the link to the first video and provide the first assignment number.
Although you could send the assignment as an attachment, it is better to encourage the client to visit the Money 101 website and download the materials themselves. This helps them become comfortable using the site and finding the resources they will need throughout the program.

8. Review the Client's Assignment and Provide Feedback

When the client submits the assignment:

- Review it for accuracy and completeness.
- Send a follow-up email with the answer sheet, along with comments, encouragement, and corrections if needed.
- Schedule another appointment if you feel a discussion would be helpful.
- Send the next video and assignment in the series.
- Continue the above process until the series is complete. By then, you should have met with the client at least 3 times and offer to review their personal finances.

The goal is to keep the client moving forward while also providing personal guidance, accountability, and encouragement.

WHEN THE CLIENT FINISHES THE SEGMENT

7. Set Up a "Wrap-Up" Session

SCORE Mentor-Client relationships can last for years, and clients should know they are always welcome to reach out with future money-related questions.
At the conclusion of the Foundation Segment:

- Let the client know that you are available by email if they have money-related questions in the future.
- Schedule a follow-up session about one month later to review the changes they have made, the progress they are seeing, and any new questions that have come up.
- Suggest that the client continue with additional Money 101 Education segments. In most cases, clients will follow the Foundation Segment with the Investment Segment.
- Ask the client to help promote Money 101 Education.

8. Ask the Client to Help Promote Money 101 Education

The best referrals often come through word of mouth. When appropriate,

- Ask the client whether they have friends, family members, or colleagues who might benefit from Money 101 Education and would like to be added to the mailing list.

If the client provides names and email addresses, forward that information to the Program Administrator so those individuals can be included in future communications.

You may also ask the client whether they would be willing to write a brief LinkedIn recommendation for you as a volunteer mentor, highlighting their experience with the Money 101 program.

Client referrals and recommendations help promote the program, build credibility, and enable more people to learn about the value of financial education and mentoring.

SAMPLE FIRST EMAIL TO CLIENT

Dear [Student First Name],

Welcome to **Money 101 Education**! I am delighted that you have signed up for this five-class learning experience. You have taken an important first step toward building confidence, clarity, and control over your personal finances.

My name is **[Teacher Name]**, and I will be your Money 101 Education teacher/mentor for this segment. A little about me:

Name: [Teacher Name]
Education: [Brief education background]
Industry Experience: [Brief description of relevant professional, business, financial, or mentoring experience]
Bio: [Insert link to teacher bio on www.money101education.com]

Money 101 Education is designed especially for adults who want to understand money in a practical, friendly, and judgment-free way. Most Money 101 Education students begin with little or no financial background — and that is perfectly fine. In fact, that makes the journey more fun, because we get to travel a long road together.

Before we begin, I encourage you to spend a little time exploring the Money 101 Education website: **www.money101education.com**

Please look especially at the **Curriculum** section. We generally advise all students to begin with the **Foundation Segment**, because it introduces the core building blocks used throughout the rest of the Money 101 Education program.

Also, please go to the **Handouts** page and download the **Welcome Letter, Handout 0.01**. This will give you an overview of the program and help you get oriented.

Our first step together will be a **Getting-to-Know-You Meeting**. This first meeting will take approximately **45–60 minutes**. The purpose is to understand your goals, concerns, background, and what you hope to gain from Money 101 Education.

To schedule the meeting, please either:

1. Use the calendar link below my signature, or
2. Reply to this email within several days and times that work well for you, and I will propose a meeting time.

For the meeting, please plan to:

- Be in a quiet place with no distractions.
- Use a device that has a camera, since this will be a video meeting.

- Attend on a larger-screen computer rather than a phone, if possible, so we can share screens if needed.
- Look for the video meeting link before the appointment.

Once the appointment is confirmed, you will receive a video meeting link **[Zoom / Google Meet]**. Please save it and make sure you know where to find it before the meeting begins.

Being on time is very important, and if you need to reschedule this or any future meeting, please do so through the online calendar system at least **24 hours in advance**. This helps avoid inconvenience and allows the time to be offered to another student.

Before we meet, I will also ask you to complete a short survey. This is not a test. It simply helps me understand your starting point, so I can support you in the most helpful way. There is no shame, no judgment, and no expectation that you already know this material. That is exactly why Money 101 Education exists. Survey link: https://forms.gle/ofB85jpcVduH2ukDA. Please complete by [**Insert date**] so I can review before our meeting.

I am excited to work with you and help make the learning process clear, practical, and even fun. Money can feel intimidating, but with the right support, it becomes much easier to understand.

Welcome aboard — I look forward to meeting you soon!

Warmly,
[Teacher Name]
SCORE certified mentor and Money 101 Education Instructor
[Email Address]
[Phone Number, if desired]
[Calendar Scheduling Link]
[Teacher Bio Link]

Learn about Score's FINANCIAL LITERACY PROGRAM
Take the fear out of finance
https://www.score.org/money-101-education

ACCESS THE MONEY 101 EDUCATION CURRICULUM & HANDOUTS HERE: **www.money101education.com**