TO SCORE Chapter Leadership:

You have been asked to INTERVIEW and accept a new volunteer to join your chapter as a SCORE - MONEY 101 EDUCATION Subject Matter Expert (SME).

The applicant is not intending to be a general SCORE mentor but will support SCORE's Money 101 Education program.

ABOUT MONEY 101 EDUCATION
If you are not already familiar with the program, we encourage you to review the overview page: Money 101 Education Overview.

You may also find it helpful to view this 45-minute presentation for SCORE mentors:
Money 101 Mentor Presentation

Money 101 Education is a five-segment, 25-class personal financial literacy curriculum designed to help individuals build a strong financial foundation for entrepreneurship. Founded by Diane Drey of the SCORE NYC chapter, the program has been successfully delivered since 2019 to over 600 SCORE clients.

In 2026, SCORE rolled out the program as a pilot in the North Atlantic region, although volunteers and clients can come from anywhere in the United States. This new volunteer will be an instructor/guide dedicated to that program.

The Money 101 Education curriculum is organized into five topic areas, each with five classes. Participants enroll in one segment at a time. They are encouraged to start with the Foundation segment, which covers income (W-2 and 1099), taxation, employment benefits, cash flow, personal financial statements, and credit—core building blocks for aspiring entrepreneurs.

THE VOLUNTEERS ROLE
The Volunteers will

- Meet one-on-one with clients to establish their goals and build rapport.
- Help the client move through the Money 101 Education curriculum. This includes sending the client the pre-recorded tapes of the live classes given in English by program founder Diane Drey and sending the class assignments (or by Marlena Rivas Martinez if they elect to take the program in Spanish).
- Review client's completed assignments.
- Meeting with them one-on-one to review the subject matter discussed in the tapes

In time, these volunteers may teach their own small-group live Money 101 Education classes.

Diane Drey has already interviewed this applicant and believes they would be a good volunteer for the program, and they have begun training in the Money 101 Education curriculum.

However, SCORE National requires that Money 101 Education volunteers become certified SMEs and complete the full SCORE onboarding process.

The reason is two-fold:

- As part of their duties, they will meet privately with clients to review assignments and subject material. They want to be assured they are fully onboard with SCORE's methodology and code of ethics.
- They want the volunteer only to use a SCORE email address when communicating with clients.

As this volunteer resides within your geographic area, we respectfully request your assistance in facilitating and expediting their onboarding into your chapter.

While the applicant may not have a traditional entrepreneurial background, their role will be **limited to delivering Money 101 Education**. They will <u>not</u> be providing general business mentoring, nor should they be referred to any direct clients. Once they complete their training, clients will be assigned to them who have registered for the Money 101 program.

However, as part of the certification process, they must be onboarded as a SCORE volunteer, so we appreciate your help and openness to welcome them to your chapter.

During the interview, it is important to confirm that this volunteer is trustworthy, empathetic, and has good communication skills, including the ability to listen.

Here are some questions you might want to ask them:

1. **What interests you about volunteering with Money 101 Education?**
   Listen for a genuine desire to help people.
2. **What do you think makes someone an effective mentor?**
   Strong answers should mention listening, patience, encouragement, trust, and meeting people where they are.
3. **How would you help someone who feels embarrassed about their financial situation?**
   Look for compassion, reassurance, and a nonjudgmental approach.
4. **How would you respond if a participant repeatedly did not complete an assignment?**
   A good volunteer should be supportive but also willing to provide structure and accountability.
5. **Tell me about a time you helped someone understand something they found confusing. What did you do?**
   This helps identify whether the person can explain material calmly and adapt their approach.
6. **How do you handle situations in which someone disagrees with your advice?**
   Look for respect, flexibility, and an understanding that the participant makes the final decisions.
7. **How would you work with a participant whose background, values, or financial choices are very different from your own?**
   The volunteer should demonstrate openness and avoid imposing personal beliefs.

8. **What would you do if a participant asked you a question and you did not know the answer?**
   The best response is to admit it, research the issue, consult program resources, or refer the participant appropriately.
9. **Do you prefer talking or listening when you are helping someone?**
   Effective mentors understand that listening should often come first.
10. **How comfortable are you working with people who may progress slowly or need concepts explained more than once?**
    Patience is especially important in an at-your-own-pace program.
11. **What does confidentiality mean to you in a mentoring relationship?**
    Participants may disclose sensitive financial and personal information.
12. **How do you give constructive feedback without discouraging someone?**
    A strong volunteer should be able to correct mistakes while preserving the participant's confidence.

After they have completed viewing the SCORE new volunteer training tapes, they will need to observe three mentoring sessions. We appreciate your help in arranging this. If possible, it is best if they could participate in a session where the client needs assistance with financial literacy. Although Money 101 focuses on personal finances, the instructor should have sufficient knowledge of business finances to help them read a Balance Sheet, Income Statement, and Cash Flow Statement.

When evaluating the volunteer, the key consideration is understanding the role. We expect them to be fully knowledgeable about the curriculum, to be a good communicator, and to be dedicated to client success.

Finally, Diane Drey **welcomes** your feedback on this volunteer, should you want to share your perspective. After interacting with the volunteer, please get in touch with Diane Drey directly at Diane.Drey@scorevolunteer.org.

Thank you in advance for your support and cooperation.

Best regards,

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