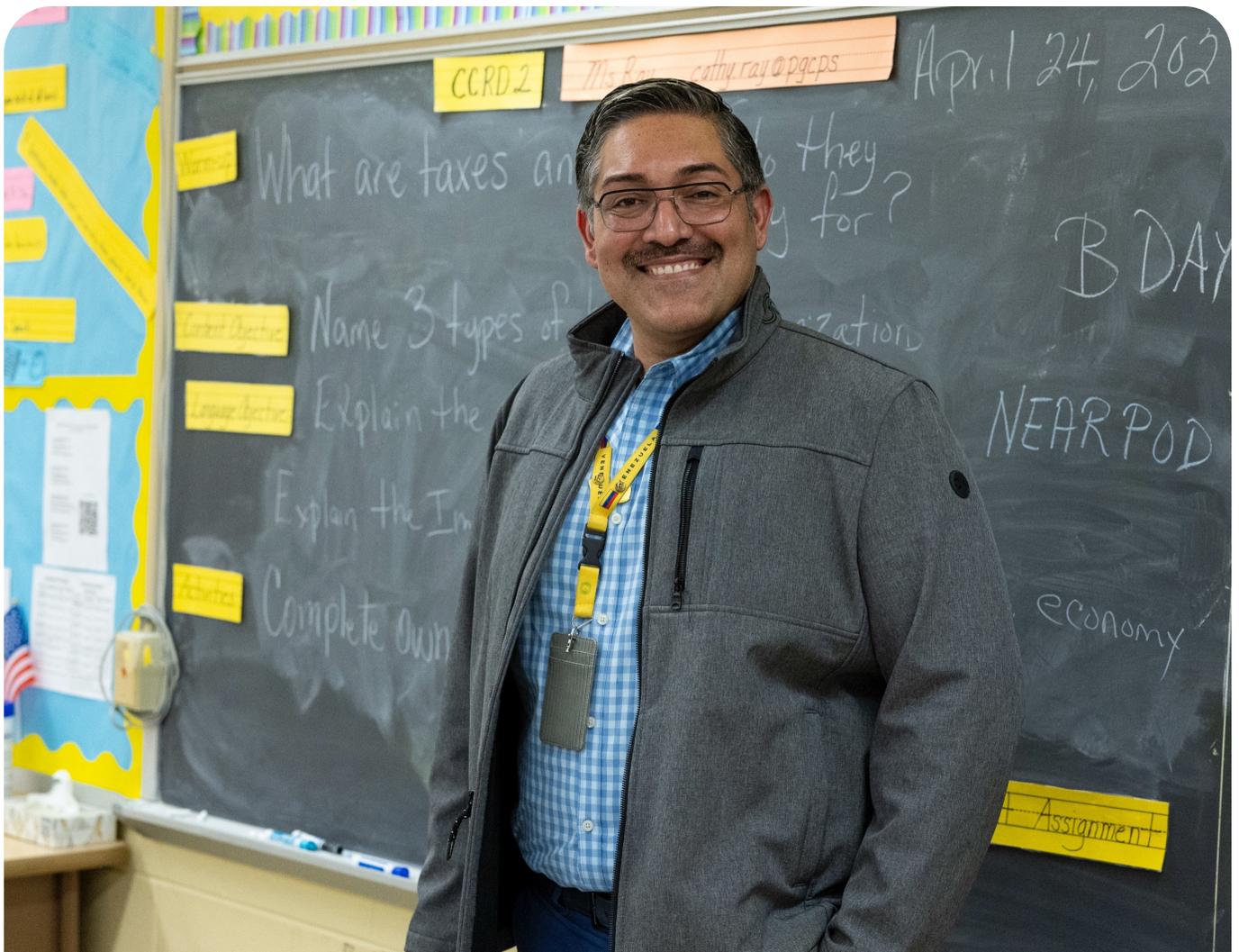


Minding Your Money: Skills for Life™

**Classroom connect
guide for teachers**



About the Minding Your Money: Skills for Life™ program



Background

As part of its purpose to inspire well-being—Mind, Body, and Wallet—Guardian is dedicated to providing students with tools that empower them to plan bright futures.

Together with Everfi, Guardian brings that commitment to life through Minding Your Money: Skills for Life™ (MYM), a first-of-its-kind financial wellness curriculum that addresses the intersections of personal finances, relationships, and health, helping young people learn lasting financial habits before they enter adulthood.

The self-paced curriculum, designed to reflect the lived experiences of 9-12th grade learners, features 5 lessons that each take ~15 minutes to complete. As an extension of the digital modules, Guardian colleagues underpin the program's impact through classroom visits and direct engagement with students.

Classroom visits

The purpose of these sessions is to bring real-world insights and mentorship into the classroom, adding further context and nuance to the topics in the Minding Your Money course.

- For **teachers and students**, this is an opportunity to enrich learning by leveraging industry professionals who can make financial concepts relatable and practical.
- For **volunteers**, this experience offers a meaningful way to give back—sharing personal and professional experiences to empower the next generation.

About Guardian

Guardian makes a difference in the lives of people when they need us most. With 165 years of stability and fiscal integrity, we are a trusted resource to generations of families and business owners, inspiring well-being and helping build financial confidence.

Today, we stand behind millions of consumers, helping them prepare and plan for a bright future for themselves and their families. We help business owners care for their employees. And we help people recover and thrive in times of unexpected loss.

As a modern mutual insurance company, we believe in driving value beyond dividends. We invest in our colleagues, are building an inclusive and innovative culture, and are helping to uplift communities through thoughtful corporate impact programs.

Guardian is a leading provider of life, disability, dental, and other benefits, and has received accolades for its culture and service. Our colleagues and financial professionals serve with care and experience, and our commitments rest on a strong financial foundation.

Event overview

Run of show - a breakdown of the event

Overview	Timing
Guardian arrival	~30 min prior to class start
Opening <ul style="list-style-type: none"> Teacher welcomes students and Guardian volunteers Teacher expresses why Guardian is in attendance today and what the students will be discussing and learning about. Students to then be broken into groups according to how many Guardian volunteers are present. Goal is to have ~5 students per volunteer. Teacher to introduce instructions to set expectations for volunteers and students 	~10 min
Introductions <ul style="list-style-type: none"> Guardian volunteer(s) introduce themselves to the group Guardian volunteer(s) introduce the activity 	~15 min
Discussion based activity <ul style="list-style-type: none"> Volunteer leads trivia and topic-aligned discussion. (Encouraged, not required) Students to be assigned into smaller groups to help with more intimate discussion. 5:1 volunteer to student ratio suggested, when able. 	~30 min
Closing remarks <ul style="list-style-type: none"> Teacher to ask students to share any of their key learnings from the breakout group and/or what the Guardian volunteers taught them. Be sure to thank the students and teachers for participating in the event. 	~5 min

We do also ask that you

- Stay involved during the visit and address any behavior considerations or support Guardian volunteers with regaining student focus, if and as-needed throughout the visit.

Discussion questions

Volunteers are encouraged to lend advice and expand upon student answers during this discussion. This is intended to be a conversational, with Guardian leading the moderation.

Students may be asked any of the questions from the list below.

Discussion questions

- 1. (True/False) Net worth is the total value of a person's asset (cash, savings, and property) minus their debts.**
 - A. True
- 2. How many life stages for financial planning are there?**
 - A. 5
- 3. Can you name the life stages for financial planning?**
 - A. Early career, mid-career, pre-retirement, early retirement, late retirement
- 4. Do any of you have any current financial goals?**
 - A. No wrong answer; examples: saving to buy a car, saving for college, etc.
- 5. What are the five financial values?**
 - A. Security, freedom, adventure, self-care, community
- 6. Which of the five financial values do you all prioritize and why?**
 - A. No wrong answer
- 7. How can stress impact financial decisions?**
 - A. No wrong answer
- 8. What are some ways you all navigate stress?**
 - A. No wrong answer
- 9. How can friends and family influence financial attitudes and behaviors?**
 - A. No wrong answer. Everyone has differing values, attitudes, and behaviors about money. This can be influenced by family, friends, what they see in the community, and the media they consume.
- 10. How can you navigate this when your financial behaviors don't align?**
 - A. Examples: not giving into pressure, being comfortable saying no, identifying struggle in others due to warning signs, etc.
- 11. You all might be young to think about retirement now, but it is important to start thinking about long term goals and retirement. What are some ways you can do this?**
 - A. No wrong answer
- 12. What are some steps you all can take now as students to help you be set up for success financial in the future?**