Minding Your Money: Skills for Life™

Classroom connect guide for Guardian volunteers

Volunteer guide

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.

Lessons

1. The Financial Stages of Life
2. Understanding Your Financial Values
3. Money and Mental Health
4. Money and Relationships
5. Initiating Financial Conversations

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.

Course demo

In addition to leveraging this guide, and other resources in our Volunteer Hub, Guardian volunteers are encouraged to engage with the course concepts and topics via the course demo linked here.

Username: guardiandemo

Password: Everfi1234!

About Everfi

Since 2008, Everfi has connected businesses to communities by providing essential education that builds trust and drives measurable impact. Using digital and offline resources, the company delivers personal finance and life skills education to millions of learners annually in both K-12 schools and broader communities. Through Everfi, K-12 schools in the U.S. have access to essential educational resources at no cost, ensuring that students everywhere gain vital life skills. Today, hundreds of organizations, including financial institutions, professional sports leagues, and healthcare systems, rely on Everfi to deliver measurable outcomes that benefit learners and drive business impact.

Guardian | everfi

Event overview

Before you share your volunteer experience

We encourage you to share your volunteer story on LinkedIn or other platforms! However, please do not take or post photos that show students' faces.

If you'd like to include a photo in a post, we recommend a selfie outside the school you are visiting.

While teachers may take and share photos during classroom visits, volunteers should not take photos inside a classroom, unless the teacher has explicitly confirmed they are comfortable with it. Even in such instances, no student faces should be captured.

Run of show - a breakdown of the event

Overview	Timing
Guardian arrival	~30 min prior to class start
Opening • 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 • Introduce yourself to the group • Introduce the activity	~15 min
Discussion based activity • 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 • 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

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.

Pick any of the questions from the list below to ask students. Moving at a comfortable pace, aim to get through as many as able. Do not feel rushed to move on if/when engaging conversations are being had.

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?**
7. **How can stress impact financial decisions?**
8. **What are some ways you all navigate stress?**
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?**
12. **What are some steps you all can take now as students to help you be set up for success financial in the future?**

Tips

- Try to engage as many different students, as able. Some may not be as eager to participate, but you can ask someone their thoughts of if they'd like to answer, even if they do not have their hand raised.
- Before revealing a correct answer, ask more than one student what they think or feel.

Additional tips for working with students

Use names

Start by asking students their names and use them during conversations to build a personal connection. If you forget or aren't sure how to pronounce a name, it's perfectly fine to ask for a reminder or clarification.

Make it personal and relatable

Share your honest experiences, perspectives, and advice especially when responding to student questions or stories. Students will value authenticity and real-world insight.

Give examples

When introducing a new idea or offering advice, share a relevant example to help students better understand and relate to the concept.

Keep it brief

To maintain attention and engagement, keep your responses concise and allow space for two-way dialogue. Transitions between topics can help keep the energy up and the conversation flowing.

Enjoy yourself and have fun

Interacting with students can be fun, inspiring, and sometimes unpredictable. If a question catches you off guard, it's okay to say, "I'm not sure." Stay flexible and responsive to student interests and feedback.

Repeat and ask questions

Check for understanding and encourage participation by asking questions like, "Does that make sense?" or "Would anyone like to add something?" These prompts help create a more inclusive and engaging environment.