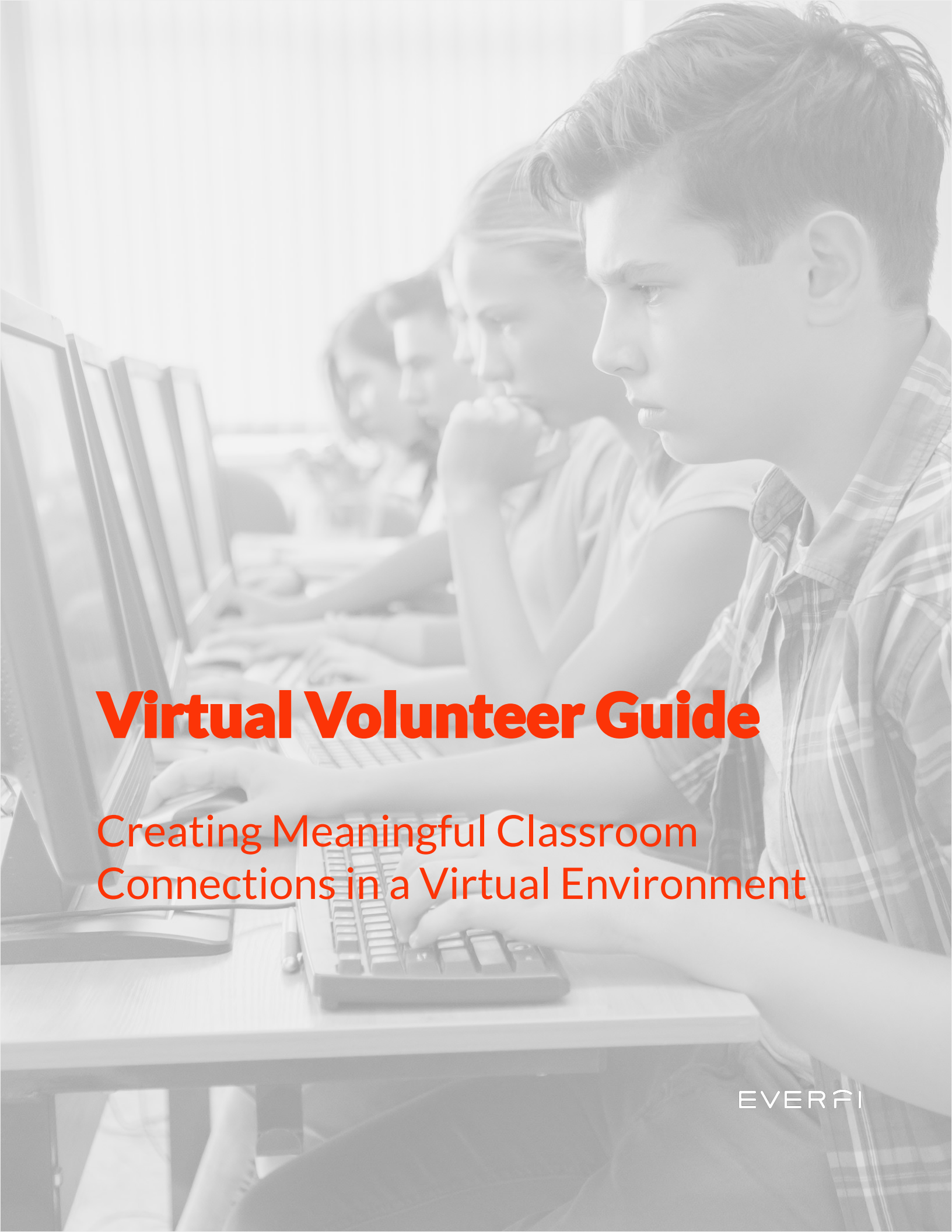


Virtual Volunteer Guide

Creating Meaningful Classroom Connections in a Virtual Environment

EVERFI

Virtual Volunteer Toolkit

Thank you for volunteering your valuable time to connect with students and bring real-world learning into the classroom! While we might not be together in person, we can still make a difference in the lives of students.

COVID-19 and the resulting school closures has radically disrupted the learning environment and visiting policies for the 2020-2021 school year. That said, teachers are still eager to have special guests join their classroom virtually to engage with students, have some fun, and bring practical, real-world discussion to their students. These engagement opportunities serve as an extension of the digital education courses that teachers are providing to their students.

This toolkit provides you with all the template resources needed to help you plan and execute a fun and impactful virtual classroom visit. While you are running this event on your own, be confident in knowing that EVERFI has provided this information for you.

About EVERFI

EVERFI empowers educators to bring real-world learning into the classroom and equip students with the skills they need for success – now and in the future. Three out of five U.S. school districts use EVERFI's digital resources to teach topics like health and wellness, financial education, and social emotional learning. EVERFI has more than a decade of experience organizing meaningful events in schools.

The Importance of Financial Education

Today, families across the country are grappling with unprecedented financial hardships - from losing their incomes to not being able to pay their mortgages to having to cut back their budget. This systemic issue has not only been impacted by the current economic climate, but also the lack of financial education for students and consumers. Children as young as kindergarten and pre-K can benefit from curriculum designed around the foundational skills that build toward future financial literacy, including self-regulation and prioritizing future benefits over current wants.

3 Tips for Engaging with Students Virtually

Here are some tips about engaging with students that EVERFI has learned from their experience of conducting successful virtual events.

Keep it Brief

We recommend that events are no longer than 30 minutes and include transitions that allow for two-way engagement (polling, etc.) to recapture students' attention.

Make it Personal & Relatable

You may be the first person a student has met from a particular industry or from your career focus area. Share your personal story to expose students to your educational and career path. Feel free to share moments from your youth that helped lead you in the path you took. It may get them thinking about their own!

Enjoy Yourself & Have Fun

Working with students can be fun, thought-provoking, and unpredictable! It's ok to say, "I'm not sure" if a student asks a question outside of your knowledge area or to joke about technical difficulties. Smile through those moments and be ready to shift topics based on student engagement, feedback, and interest.

Sample Run of Show

Program Element	Time
Event Kick-Off *Opening* Teacher to intro and welcome the customer *Video/Customer Commercial* If available and the teacher agrees to it, showcase what your organization offers through a short highlight video or commercial. *Introductions* Introduce yourself to the group. Use these starter questions to help the students get to know you a bit more. • How did you get started in your career? • Share a personal anecdote - (i.e. Why do you think financial education is important?) • Tell us a bit about your day-to-day responsibilities at your job. *Warm-Up Questions* Break the ice! Hear from the students, ask them a few of the discussion guide questions to get them thinking. • What was your favorite part of the course? • Why do you think it is important to be learning about this topic? • Name one thing you learned in the course that you are going to implement into your daily life?	**5 minutes**
Main Program *(Customer Moderated)* *Activity* Connecting with students through a virtual activity is a meaningful way to extend their learning experience. Use the following activity guide to bring this education to life. *Student/Customer Q&A* Leave time for students to ask questions!	**20-25 minutes**
Concluding Remarks/Farewell Be sure to thank the students and teachers for participating in the event.	**1 minute**

Panel Discussion

The panel discussion is intended for students to have the opportunity to hear from field experts and leaders on the related course topic. This experience allows students to gain a deeper understanding of the topic through live discussion, and even explore what a potential career path in your field could look like.

Introductions:

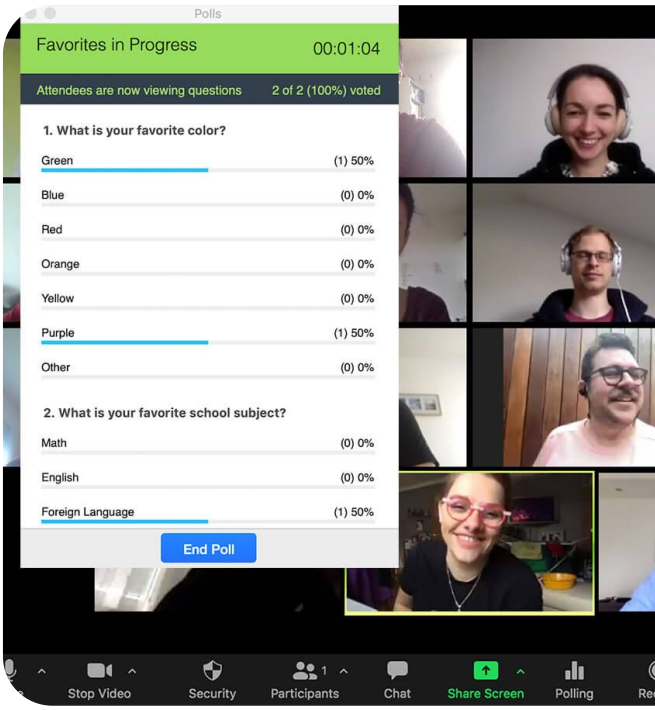
- Tell us your name, and what your role is with the company.
- How long have you been with the company?
- What motivates you every day to do your best at your job?

Career Readiness:

- If you could go back and tell your “grade school self” one thing about preparing for your future what would it be?
- 3 tips for being successful throughout life after graduation (schedule, internships, etc)
- Did you know what career path you wanted to take after high school?

Activity

Put students skills to the test through interactive and engaging games that bring course content to life. Use the questions and resources below to test their knowledge (and yours too!).



Myth or Fact (This or That)

Challenge students by scenario based questions that reinforce learnings from the course. This activity will allow volunteers to engage with students and shed expertise into the subject matter.

Directions:

- Ask students to take out a piece of paper and write *This* on one side and *That* on the other
- Take them through a series of scenarios where they have to decide the outcome
- We encourage you to shed insight on why the answer is what it is and ask students their opinions too!

Polling

Test the students knowledge through the polling feature in Zoom and other online platforms. This tool allows you to take students through a game of trivia and multiple choice questions.

Directions:

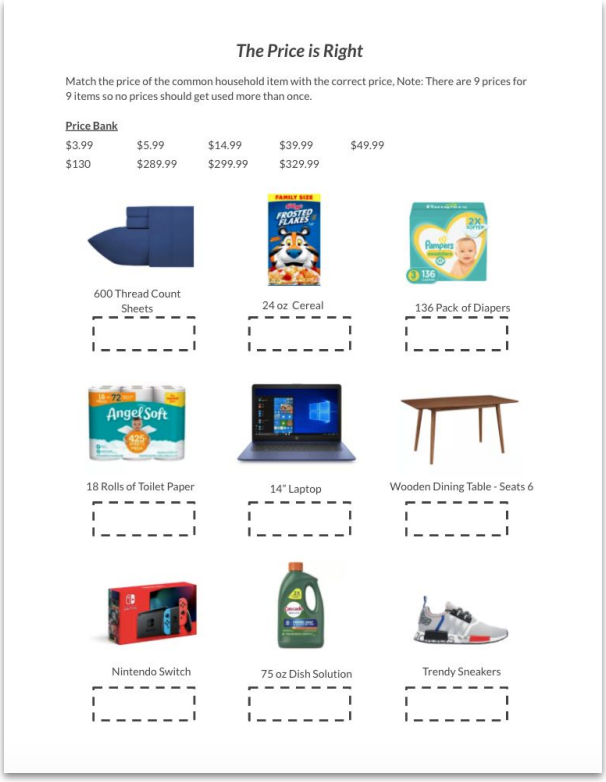
- Create 5-8 multiple choice questions for students to answer
- Pre-load into platform
- Launch the poll live during the event
- Have students answer the questions live during the event
- Rely on the experts in the 'room' to expand upon the question after the students submit their answers

Price is Right

Setting budgets and accurately predicting costs can be challenging. Put students knowledge to the test through a game of the *Price is Right!* This interactive game gives students the opportunity to predict what amount certain items cost. The objective of this activity is for student's to understand the importance of budgeting and prioritization of needs vs wants. You'd be surprised by how much some of these items cost too!

Directions:

- Provide each student with this worksheet
- Project the worksheet on your screen or embed into the event presentation
- Give them 5 minutes or so to match each price point to an item
- Reveal the results with the group
- Talk with them about the factors that contribute to why items get priced the way they do.



The Price is Right

Match the price of the common household item with the correct price, Note: There are 9 prices for 9 items so no prices should get used more than once.

Price Bank

$3.99	$5.99	$14.99	$39.99	$49.99
$130	$289.99	$299.99	$329.99	

600 Thread Count Sheets

24 oz Cereal

136 Pack of Diapers

18 Rolls of Toilet Paper

14" Laptop

Wooden Dining Table - Seats 6

Nintendo Switch

75 oz Dish Solution

Trendy Sneakers

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Trendy Sneakers

The Price is Right
Answer Key

600 Thread Count Sheets

$49.99

24 oz Cereal

$3.79

136 Pack of Diapers

$39.99

18 Rolls of Toilet Paper

$14.99

14" Laptop

$289.99

Wooden Dining Table - Seats 6

$329.99

Nintendo Switch

$299.99

75 oz Dish Solution

$5.99

Trendy Sneakers

$130

Vault

Engaging with students through virtual activities is a fun and easy way to reinforce course learning. Looking to host students with one of the activities previously mentioned, here are useful questions and copy for different activity types by course. Use these prompts for **This or That** or **Polling** activity.

- Would you rather live without music or live without TV?
- Would you rather always be cold or always be hot?
- Would you rather eat two times a week at a fast-casual restaurant like Chipotle or once a month at a nice restaurant (spending the same total amount)? ***Theme: Budgeting***
- Would you rather: Take a vacation now and not be able to take one again for ten years or wait 4 years and take your vacation and then be able to take another one 4 years after? (*After the two vacations you will return to a normal vacation schedule.)* ***Theme: Saving***
- You need a new computer. Do you buy one today but take 3 years to pay it off or wait one year until you have enough money to buy it? ***Theme: Debt, Forms of Payment***
- Free groceries for a year or free concert and movie tickets for a year? ***Theme: Needs vs. Wants***
- Would you rather have $1,000,000 now or $50,000 a year for the rest of your life? (assume both sums after taxes) ***Theme: Investing***
- Would you rather take a dream vacation for two weeks or spend time with anyone in the world for 5 days but you must do it in your hometown?
- Would you rather receive $100,000 for sure or have a 50% chance of getting $10,000,000 and 50% chance of nothing. ***Theme: Investing***
- Would you rather buy everything you want but have to work fulltime for 50 years or half of everything you want and only work full-time for 35 years? ***Theme: Retirement, budgeting, saving***
- In a conversation would you rather always have the first word or the last?
- For the same amount of money would you rather have a job you love but have to work 60 hours a week or have a job you hate and work 40 hours a week? ***Theme: Careers & Income***
- If I offered you $10,000 a day for 30 days or offered to give you a penny and double the value each day for 30 days, which offer would you choose? ***Theme: Compounding Interest***

Vault (Myth or Fact)

Myths

- **You can be responsible with your money by buying everything you want.** To be responsible with your money, you can track your spending, save your money, and stick to a short- or long-term money goal. One of the best things you can do is spend a little and save a little. So, buy what you want now, but also put some aside for the future.
- **Healthy people don't need health insurance.** It's important for everyone to know about controlling risks in order to take healthy risks. Having health insurance is a type of risk prevention that would make paying for medicine and doctors way easier for you. Getting sick is a risk, and it's not possible to predict when people get sick, so people send money to a health insurance company so they'll be prepared just in case.
- **Money should be your first priority when deciding your career path.** You should figure out what makes you happy. Having a lot of money doesn't guarantee happiness, so consider your interests when choosing your career path!
- **There's no risk of lending lunch money to a friend.** This is a risk because your friend might not pay you back! Taking risks is a normal part of life, but being smart about risk-taking will help prevent consequences to your health, safety, or possessions.
- **Sharing personal information like your social security information with friends is okay.** Personal information like social security numbers, bank account information, home addresses, etc. should be kept private. Always talk to a trusted adult before you share any personal information, especially when online.
- **There is no difference between a savings account and a certificate of deposit (CD).** The difference between a savings account and a certificate of deposit (CD) is that you cannot take money out of a CD whenever you want, but you can take money out of a savings account whenever you want.
- **If something is on sale, you should always buy it because you're getting a deal.** A sale price isn't always a reason to buy something. The discount might not be worth it if the purchase will throw off your spending plan or put you in debt.
- **People who earn paychecks pay sales tax.** People who earn paychecks pay income tax. Sales tax is a fee added to the sticker price of an item that is paid to the state or city. Paying taxes is part of being a responsible citizen.

Vault (Myth or Fact)

Facts

- **An opportunity cost is a trade-off.** The cost we pay when we give up something to get something else.
- **Credit is a form of borrowing.** Credit is a loan that you have to pay back with interest. Credit comes in different forms, like a loan from a bank to pay for a car, a mortgage to pay for a house, and even in the shape of a credit card to pay for other smaller items.
- **An advantage of keeping your money in a savings account is that you earn interest on your savings.** There are many different ways to save your money, but if you want to make your money work for you, look into opening a savings account. When you open a savings account, you deposit your money into a bank. The bank will even pay you a small amount every so often, called "interest." Your money stays in the savings account until you want to take some of it out. You are never too young to start saving for your future.
- **A salary is paid over a set period of time, typically a year, and a wage is paid by the hour.** Workers who earn salaries get paid a set amount no matter how many hours they've worked. Salaries are paid in portions every week, two weeks, or month including sick time and vacation time. Wages are calculated on an hourly, daily, or piecework basis and paid on schedule - usually every week, two weeks, or month.
- **Paying with cash helps you avoid overspending.** A big upside to using cash is whatever you buy is paid for right then and there. You don't have to pay anyone back - everything is paid for. It also means you don't have to pay interest or the money to pay for the privilege of borrowing money to pay for something.
- **When making decisions about money, your family can be very useful.** Start a conversation with your family. Their past experiences on how they spent and saved their money can help you make your own financial decisions.
- **The best way to create the most of your money is to create a budget.** A budget is a plan of how you want to spend and save your money. When you have a budget, it helps you keep track of how much you are earning, how you are spending, and if you are spending too much on expenses.
- **An advantage to credit is that it can be safer than carrying around large amounts of cash.** If you lose your credit card, you can get a replacement, but you are still responsible for paying off the balance. But, if anyone uses your card without your permission, you don't have to pay it.

Platform Instructions

You have many platform options when it comes to hosting a virtual event. EVERFI recommends using Zoom based on its capabilities and user experience. Follow these instructions to set up your Zoom meeting.

Setting up Zoom

- Select Webinars and then Schedule a Webinar
- Insert Event name in "Topic"
- Designate Date and Duration of webinar
- Ensure that 'Require webinar password' is selected
- Video: Turn OFF video for host and turn ON for panelists
- Audio: Both should be selected
- Webinar Options: Unselect Q&A (unless you want the whole group to be able to ask and see live questions coming through)
    - Select 'Enable Practice Session'
    - Select 'Record the webinar automatically'
- Alternative Hosts: If there is someone else from your organization that will be helping on the backend, add their email here. They must be associated with your account so if you are prompted with the message of invalid email address, add them under the User Management section
- Hit Schedule

Your webinar is now scheduled. You should now see a page that outlines all details regarding the webinar and login information. Scroll towards the bottom of the page and you will see invitations, email settings, branding, etc. All of these are customized features that you can include in your webinar, if desired.

NOTE: EVENT <u>SHOULD NOT</u> BE RECORDED WITHOUT WRITTEN PRE-APPROVAL AND CONSENT. EVERFI DOES NOT RECOMMEND RECORDING THESE EVENTS DUE TO STUDENT PRIVACY.

Zoom Invitations

Panelists: Add speaking participants to the panelist section. Once email is entered and saved the recipient will automatically get an email from zoom inviting them to be a panelist to the meeting. This meeting invitation is unique to the panelist and should not be shared. This gives them audio and video capabilities.

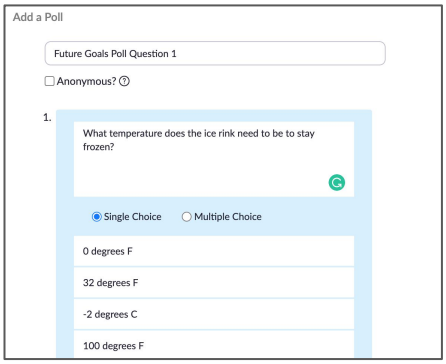
It is recommended to send this email again the evening before so it is near the top of their inbox the following day. When communicating with the host, ask them to confirm when they received the email.

Instructions for Virtual Events Using Zoom

Polling

If you would like to include a poll or trivia questions as part of your meeting, you should script and insert poll questions prior to the event. It is recommended that polling be set up so questions are asked and revealed one by one. To do this, you will need to add each question as its own poll using the following steps.

- Go to your webinar and select it
- Scroll to the bottom of the page
- Select "Polls/Survey"
- Select "Add"
- Add each question separately and save them
- During the event click Polls at the bottom
- Click the poll you would like to show from the dropdown menu
- "Launch" each poll question then select "End Poll"
- Select "Share Results" then "Stop Sharing Results"
- Click the next question from the dropdown and repeat



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