
HIGH SCHOOL FACILITATOR GUIDE (Grades 9–12)

Purpose of This Guide

This guide supports delivery of **Financial Empowerment: Credit, Careers & Real-World Readiness**, preparing students for adulthood and independence.

Role of the Facilitator (High School)

The Facilitator Should:

- Create a **judgment-free space**
- Emphasize **real consequences**
- Encourage personal responsibility
- Provide accurate information
- Support informed decision-making

Lesson Preparation Checklist

- ✓ Review credit and budgeting concepts
- ✓ Prepare real-world examples
- ✓ Review student-facing scenarios
- ✓ Plan discussion pacing
- ✓ Prepare assessments

Instructional Best Practices

- Use case studies
- Incorporate reflection writing
- Encourage questions
- Connect lessons to post-graduation planning
- Reinforce financial accountability

Sensitive Topics Guidance

- Avoid discussing personal debt details
- Use fictional scenarios
- Emphasize learning over judgment
- Provide opt-out options if needed

Differentiation Strategies

- Offer alternative assignments
- Use digital tools
- Provide guided templates
- Allow independent pacing

Fidelity of Implementation

- Deliver credit lessons before investing
- Use capstone projects
- Complete pre/post assessments
- Encourage long-term planning

Success Indicators

- Students explain credit clearly
- Students create realistic budgets
- Students demonstrate readiness confidence