
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
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Lesson Preparation Checklist

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