

FOOTINGS



CREDIT

Create Your Credit Persona
Leverage Loans To Finance Goals

FRAMINGS



INVESTING

Get Inspired By The Time Value Of Money
Understand Retirement Vehicles

FOUNDATIONS



BUDGETING 1

Budget To Build Wealth
Adjust And Track Your Budget

PROTECTION

Manage Risk With Insurance
Understand Or Recover From Fraud



SPENDING

Tools And Services To Manage And Build Wealth
Take Control Of Large Purchase Spending

PATHWAYS



ICEBREAKER ACTIVITY

DECISIONS, DECISIONS

Laying the Foundation

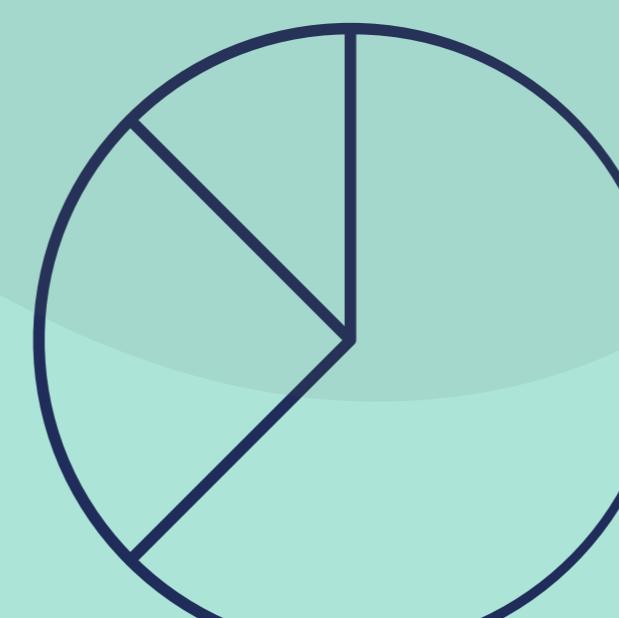
WEALTH



MONEY MANAGEMENT



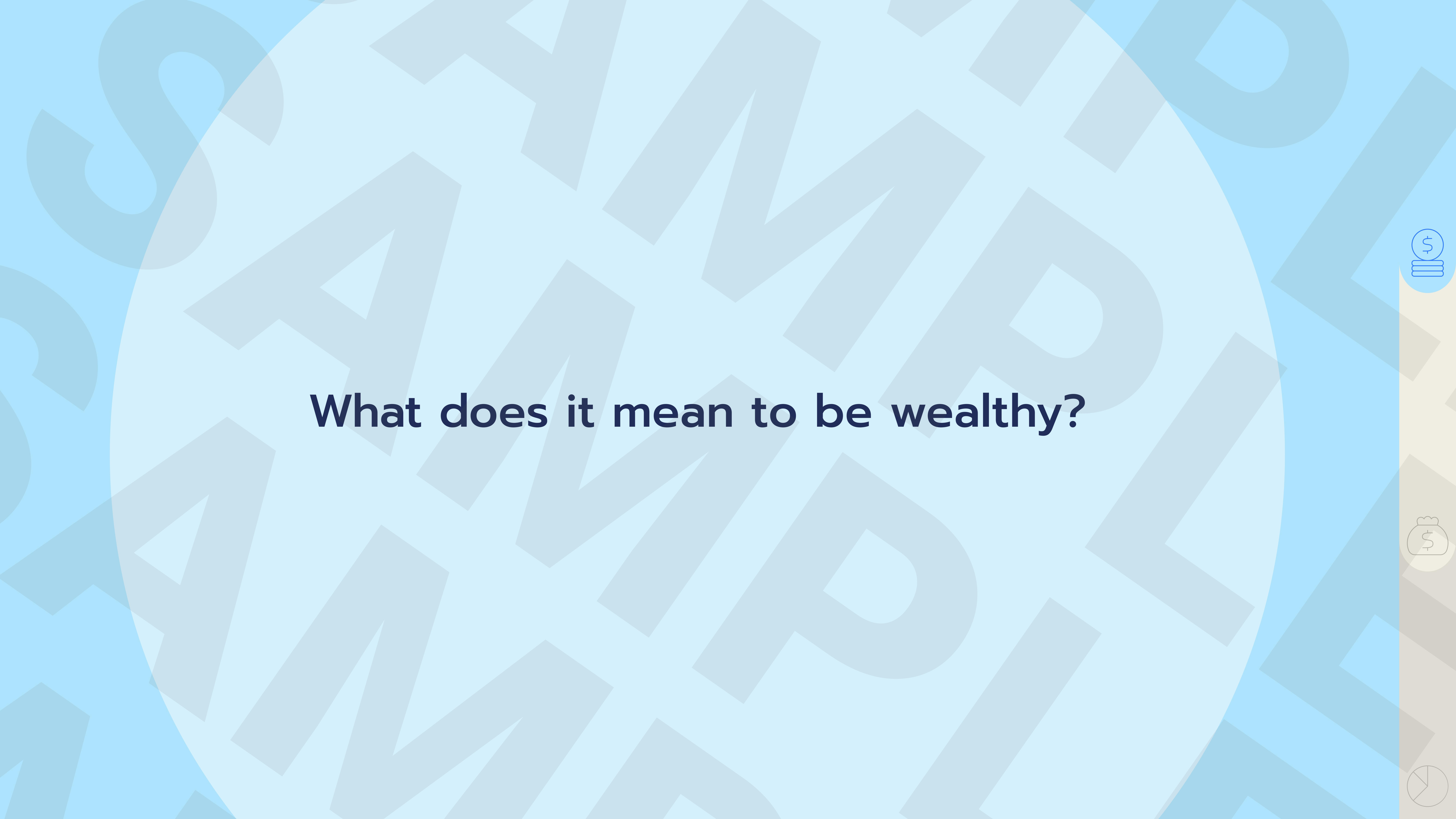
NET WORTH



Wealth

Create a personal definition of wealth that connects to your life goals





What does it mean to be wealthy?



Net Worth

Assets

—

Liability

==

Net Worth



Dream Setting



"Dreaming, after
all, is a form of
planning."

-GLORIA
STEINEM

Goals

SHORT-TERM
LESS THAN A YEAR

INTERMEDIATE-TERM
1-5 YEARS

LONG-TERM
5+ YEARS



SMART Goals

S | Specific

Clearly outline what needs to be achieved, leaving little room for ambiguity.

M | Measurable

Include specific criteria for measuring progress.

A | Attainable

Ensure that your goal is realistic with a list of necessary resources.

R | Relevant

Ensure that your goal reflects your overall purpose and priorities.

T | Time-bound

Give yourself a time frame to achieve your goal.

Initial Goal:

Buy a new smartphone.

Specific

Save enough money to buy a smartphone that I need for school and work.

Measurable

I must save \$500 to purchase the smartphone I need.

Attainable

With the money I am currently earning by helping my uncle on weekends, I will be able to reach my goal.

Relevant

I need a phone that keeps a charge longer so I can complete school assignments and have more responsibilities at work.

Time-bound

I will save enough money to buy a new smartphone within six weeks from now.

SMART Goal

Within six weeks, I will earn \$500 by working for my uncle to buy the newest generation smartphone I need for school and work.

WORKBOOK ACTIVITY

LIFELINE GOAL SETTING

Life Expenses



How much do these cost?

Career

Job search
Starting a business

Education

Associate's degree
Trade school
Bachelor's degree
Master's degree
Doctorate degree

Major Purchases

Buying a house
Buying a car
Buying a second house

Family

Getting married
Having a child
Caring for elderly parents
Children's education

Career

Housing
Healthcare
Living expenses
Leisure
Long-term care