

FOOTINGS

FRAMINGS

FOUNDATIONS

PATHWAYS



CREDIT

Create Your Credit Persona  
Leverage Loans To Finance Goals



INVESTING

Get Inspired By The Time Value Of Money  
Understand Retirement Vehicles



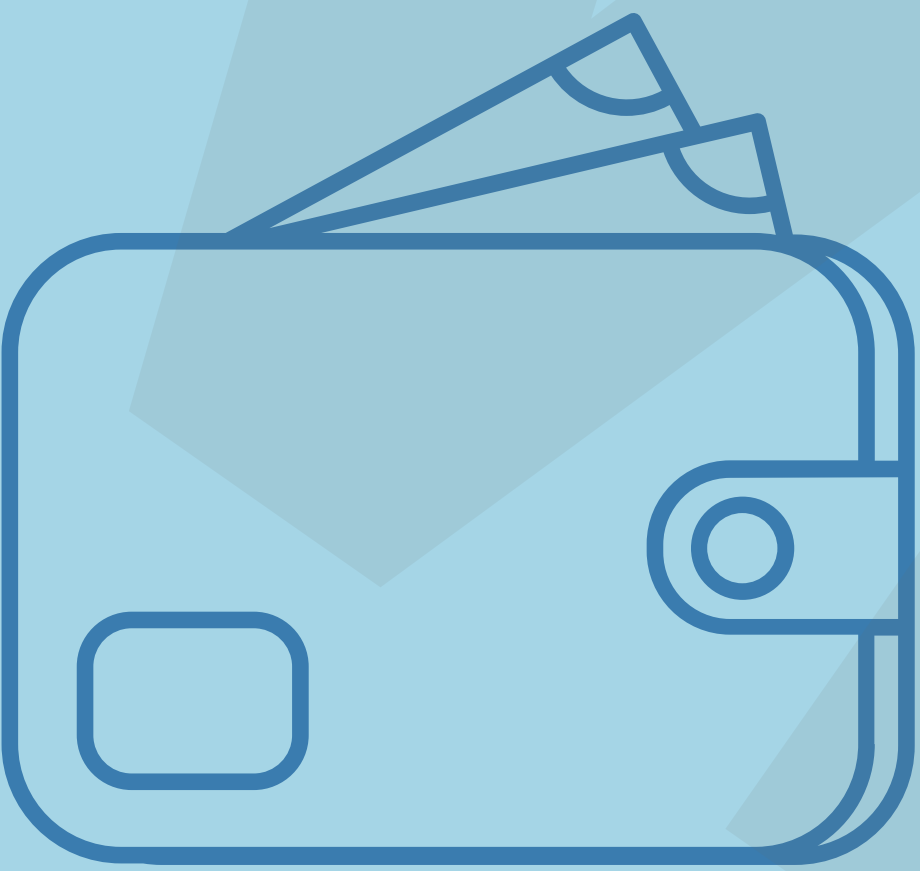
BUDGETING 1

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

ICEBREAKER ACTIVITY

## DECISIONS, DECISIONS



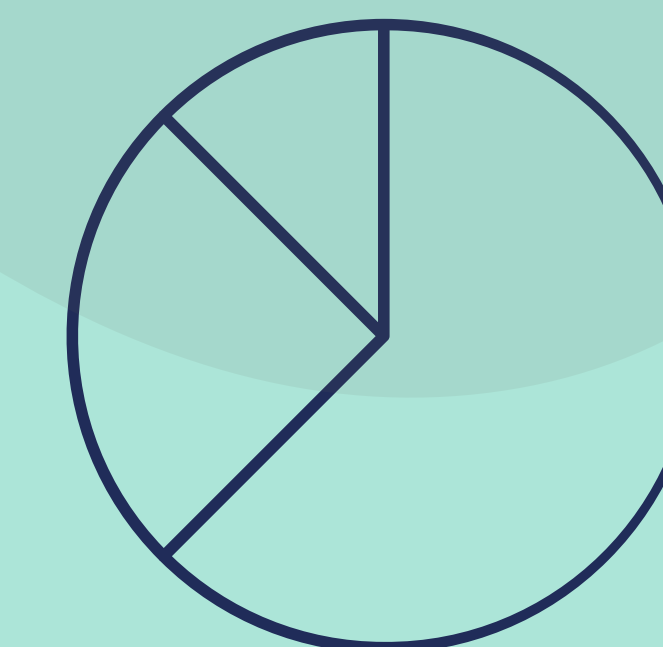
# Laying the Foundation



**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**

=

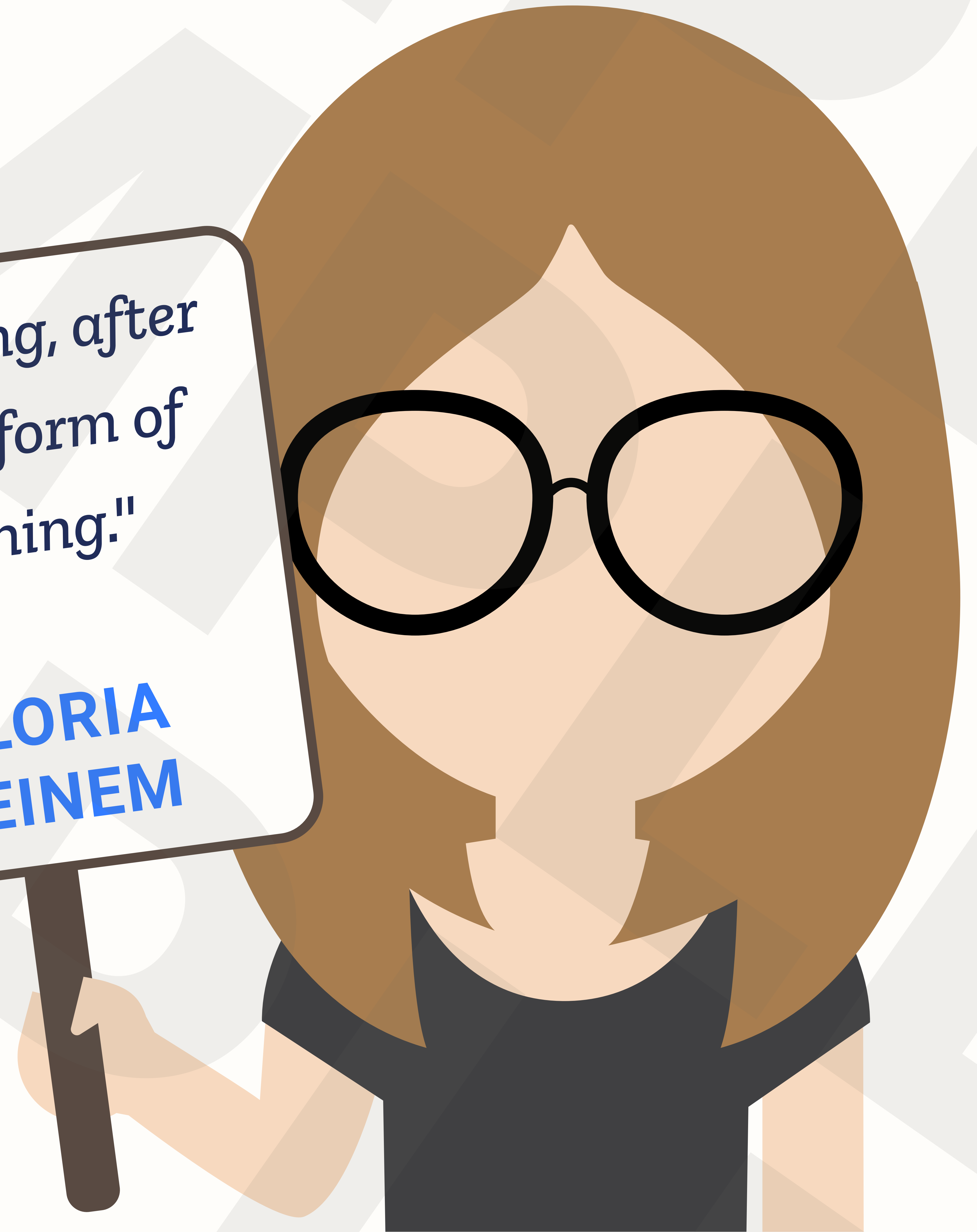
**Net Worth**



# 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.



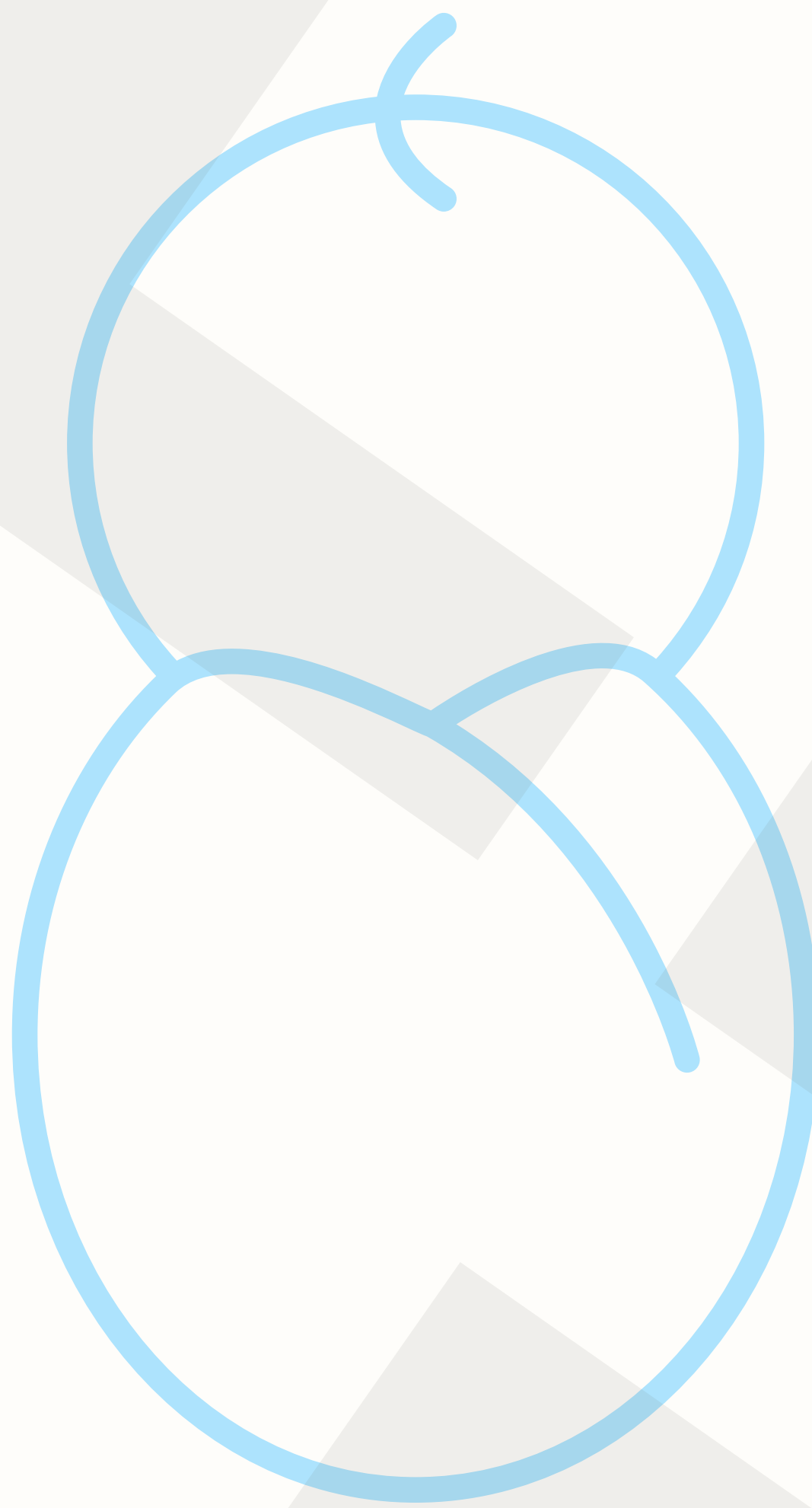


WORKBOOK ACTIVITY

# LIFELINE GOAL SETTING



# Life Expenses





How much do these cost?

Education

- Associate’s degree
- Trade school
- Bachelor’s degree
- Master’s degree
- Doctorate degree

Family

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

Career

- Job search
- Starting a business

Major Purchases

- Buying a house
- Buying a car
- Buying a second house

Career

- Housing
- Healthcare
- Living expenses
- Leisure
- Long-term care

