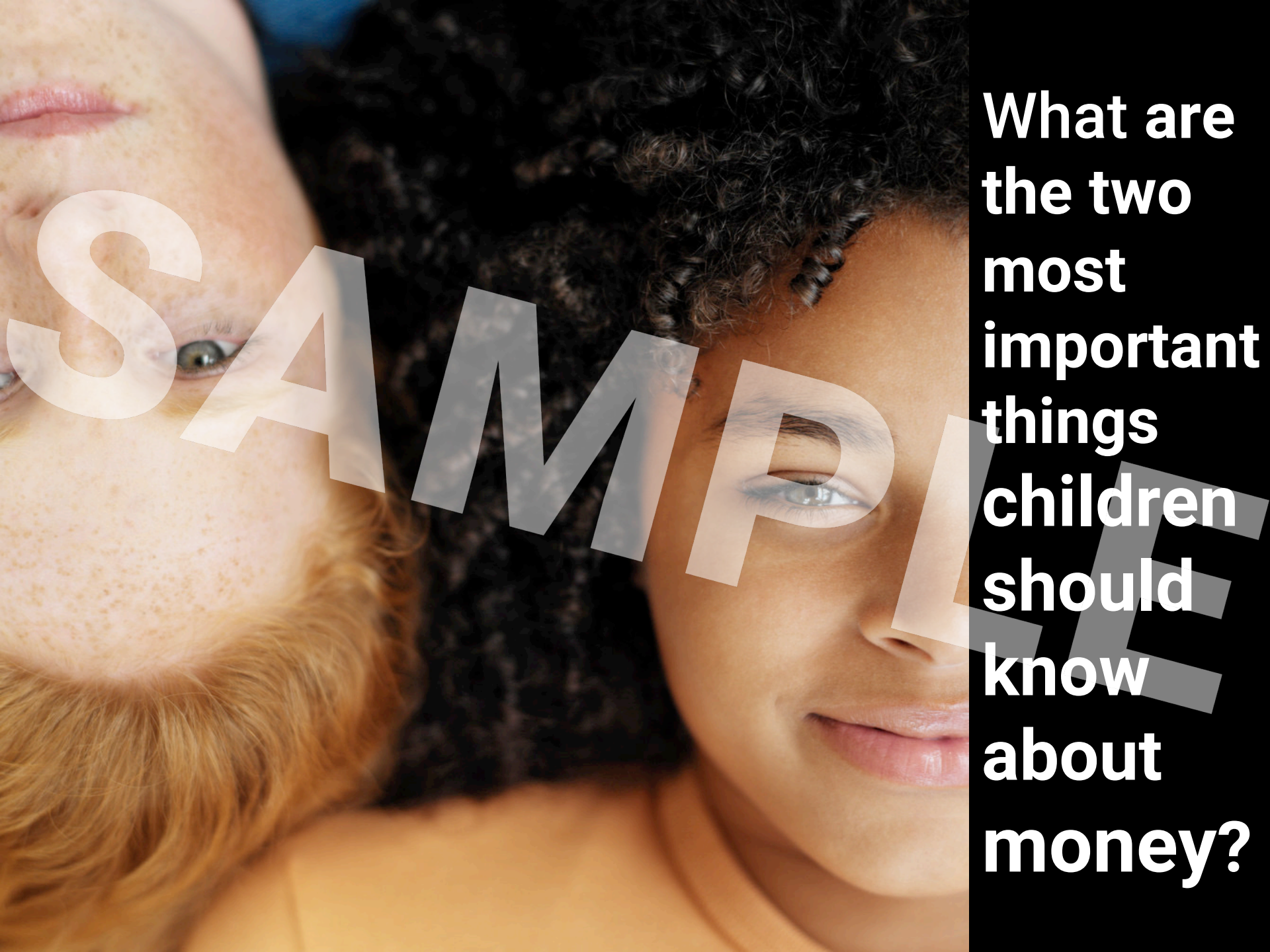




Envisioning the Life I Want

EXAMPLE

© 2018 Financial Beginnings. All rights reserved.



**What are
the two
most
important
things
children
should
know
about
money?**

**Use SMART Goals to make decisions
about your daily life that help you reach
your goals.**



What's getting in *your* way?

SAMPLE

Family Background



Cultural Background

A collection of various coins from different countries, including Switzerland, the UK, and the Eurozone, scattered on a background of colorful, vertical, translucent ribbons. A large, faint watermark 'S24' is visible across the center. The coins include a Swiss 2 Franc coin, a Swiss 1 Franc coin, a Swiss 20 Cent coin, a Swiss 10 Cent coin, a Swiss 5 Cent coin, a Swiss 2 Cent coin, a Swiss 1 Cent coin, a Swiss 1/2 Cent coin, a Swiss 1/4 Cent coin, a Swiss 1/8 Cent coin, a Swiss 1/16 Cent coin, a Swiss 1/32 Cent coin, a Swiss 1/64 Cent coin, a Swiss 1/128 Cent coin, a Swiss 1/256 Cent coin, a Swiss 1/512 Cent coin, a Swiss 1/1024 Cent coin, a Swiss 1/2048 Cent coin, a Swiss 1/4096 Cent coin, a Swiss 1/8192 Cent coin, a Swiss 1/16384 Cent coin, a Swiss 1/32768 Cent coin, a Swiss 1/65536 Cent coin, a Swiss 1/131072 Cent coin, a Swiss 1/262144 Cent coin, a Swiss 1/524288 Cent coin, a Swiss 1/1048576 Cent coin, a Swiss 1/2097152 Cent coin, a Swiss 1/4194304 Cent coin, a Swiss 1/8388608 Cent coin, a Swiss 1/16777216 Cent coin, a Swiss 1/33554432 Cent coin, a Swiss 1/67108864 Cent coin, a Swiss 1/134217728 Cent coin, a Swiss 1/268435456 Cent coin, a Swiss 1/536870912 Cent coin, a Swiss 1/1073741824 Cent coin, a Swiss 1/2147483648 Cent coin, a Swiss 1/4294967296 Cent coin, a Swiss 1/8589934592 Cent coin, a Swiss 1/17179869184 Cent coin, a Swiss 1/34359738368 Cent coin, a Swiss 1/68719476736 Cent coin, a Swiss 1/137438953472 Cent coin, a Swiss 1/274877906944 Cent coin, a Swiss 1/549755813888 Cent coin, a Swiss 1/1099511627776 Cent coin, a Swiss 1/2199023255552 Cent coin, a Swiss 1/4398046511104 Cent coin, a Swiss 1/8796093022208 Cent coin, a Swiss 1/17592186044416 Cent coin, a Swiss 1/35184372088832 Cent coin, a Swiss 1/70368744177664 Cent coin, a Swiss 1/140737488355328 Cent coin, a Swiss 1/281474976710656 Cent coin, a Swiss 1/562949953421312 Cent coin, a Swiss 1/1125899906842624 Cent coin, a Swiss 1/2251799813685248 Cent coin, a Swiss 1/4503599627370496 Cent coin, a Swiss 1/9007199254740992 Cent coin, a Swiss 1/18014398509481984 Cent coin, a Swiss 1/36028797018963968 Cent coin, a Swiss 1/72057594037927936 Cent coin, a Swiss 1/144115188075855872 Cent coin, a Swiss 1/288230376151711744 Cent coin, a Swiss 1/576460752303423488 Cent coin, a Swiss 1/1152921504606846976 Cent coin, a Swiss 1/2305843009213693952 Cent coin, a Swiss 1/4611686018427387904 Cent coin, a Swiss 1/9223372036854775808 Cent coin, a Swiss 1/18446744073709551616 Cent coin, a Swiss 1/36893488147419103232 Cent coin, a Swiss 1/73786976294838206464 Cent coin, a Swiss 1/147573952589676412928 Cent coin, a Swiss 1/295147905179352825856 Cent coin, a Swiss 1/590295810358705651712 Cent coin, a Swiss 1/1180591620717411303424 Cent coin, a Swiss 1/2361183241434822606848 Cent coin, a Swiss 1/4722366482869645213696 Cent coin, a Swiss 1/9444732965739290427392 Cent coin, a Swiss 1/18889465931478580854784 Cent coin, a Swiss 1/37778931862957161709568 Cent coin, a Swiss 1/75557863725914323419136 Cent coin, a Swiss 1/151115727451828646838272 Cent coin, a Swiss 1/302231454903657293676544 Cent coin, a Swiss 1/604462909807314587353088 Cent coin, a Swiss 1/1208925819614629174706176 Cent coin, a Swiss 1/2417851639229258349412352 Cent coin, a Swiss 1/4835703278458516698824704 Cent coin, a Swiss 1/9671406556917033397649408 Cent coin, a Swiss 1/19342813113834066795298816 Cent coin, a Swiss 1/38685626227668133590597632 Cent coin, a Swiss 1/77371252455336267181195264 Cent coin, a Swiss 1/154742504910672534362390528 Cent coin, a Swiss 1/309485009821345068724781056 Cent coin, a Swiss 1/618970019642690137449562112 Cent coin, a Swiss 1/1237940039285380274899124224 Cent coin, a Swiss 1/2475880078570760549798248448 Cent coin, a Swiss 1/4951760157141521099596496896 Cent coin, a Swiss 1/9903520314283042199192993792 Cent coin, a Swiss 1/19807040628566084398385987584 Cent coin, a Swiss 1/39614081257132168796771975168 Cent coin, a Swiss 1/79228162514264337593543950336 Cent coin, a Swiss 1/158456325028528675187087900672 Cent coin, a Swiss 1/316912650057057350374175801344 Cent coin, a Swiss 1/633825300114114700748351602688 Cent coin, a Swiss 1/1267650600228229401496703205376 Cent coin, a Swiss 1/2535301200456458802993406410752 Cent coin, a Swiss 1/5070602400912917605986812821504 Cent coin, a Swiss 1/10141204801825835211973625643008 Cent coin, a Swiss 1/20282409603651670423947251286016 Cent coin, a Swiss 1/40564819207303340847894502572032 Cent coin, a Swiss 1/81129638414606681695789005144064 Cent coin, a Swiss 1/162259276829213363391578010288128 Cent coin, a Swiss 1/324518553658426726783156020576256 Cent coin, a Swiss 1/649037107316853453566312041152512 Cent coin, a Swiss 1/1298074214633706907132624082305024 Cent coin, a Swiss 1/2596148429267413814265248164610048 Cent coin, a Swiss 1/5192296858534827628530496329220096 Cent coin, a Swiss 1/10384593717069655257060992658440192 Cent coin, a Swiss 1/20769187434139310514121985316880384 Cent coin, a Swiss 1/41538374868278621028243970633760768 Cent coin, a Swiss 1/83076749736557242056487941267521536 Cent coin, a Swiss 1/166153499473114484112975882535043072 Cent coin, a Swiss 1/332306998946228968225951765070086144 Cent coin, a Swiss 1/664613997892457936451903530140172288 Cent coin, a Swiss 1/1329227995784915872903807060280344576 Cent coin, a Swiss 1/2658455991569831745807614120560689152 Cent coin, a Swiss 1/5316911983139663491615228241121378304 Cent coin, a Swiss 1/10633823966279326983230456482242756608 Cent coin, a Swiss 1/21267647932558653966460912964485513216 Cent coin, a Swiss 1/42535295865117307932921825928971026432 Cent coin, a Swiss 1/85070591730234615865843651857942052864 Cent coin, a Swiss 1/170141183460469231731687303715884105728 Cent coin, a Swiss 1/340282366920938463463374607431768211456 Cent coin, a Swiss 1/680564733841876926926749214863536422912 Cent coin, a Swiss 1/1361129467683753853853498429727072845824 Cent coin, a Swiss 1/2722258935367507707706996859454145691648 Cent coin, a Swiss 1/5444517870735015415413993718908291383296 Cent coin, a Swiss 1/10889035741470030830827987437816582766592 Cent coin, a Swiss 1/21778071482940061661655974875633165533184 Cent coin, a Swiss 1/43556142965880123323311949751266331066368 Cent coin, a Swiss 1/87112285931760

Faith Community

SAMPLE



A close-up photograph of several hands clasped together in a supportive grip. One hand has purple nail polish with gold glitter. A brown quilted jacket sleeve is visible on the right. The word 'SAMPLE' is overlaid in large, semi-transparent white letters.

SAMPLE

Listen without judgment or advice.

Answer 1 Question Activity

3 minutes to share per person

- 1. How did your family handle finances when you were growing up?**
- 2. How do your friends view money and how does this influence you?**
- 3. How does your faith community view money?**

Envisioning Activity

8 minutes

Identifying Strengths and Barriers



Think about...

- What's important to you about money, based on your sticky notes.
- The things that affect your decisions about money.
- Your strengths and times you've felt proud of your accomplishments.

Complete the sentences on Pages 1, 2 and 3 below.

1. One dream I have that will require money to achieve is...



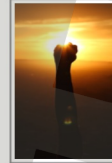
2. What is getting in my way?
Check all that apply. Add others that apply to you.

- ☐ I don't track or budget my income and spending because it's a hassle.
- ☐ I have tried to use a budget, but tracking my income and spending is too complicated and/or takes too much time.
- ☐ I struggle to pay my bills and expenses because I have inadequate or irregular income.
- ☐ When I overspend I often think I can spend less later to make up for it, but I find it's hard to do.
- ☐ I don't think about the money I spend when using my debit or credit card to make purchases.
- ☐ I like to treat myself and others occasionally even if I can't afford it.

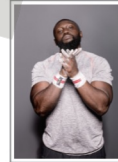
FORWARD: Envisioning Workbook

al situation is discouraging, so I avoid thinking about it.

lished that makes me proud is...



helped me accomplish this are...



e to change about the way I use or think



I can use my personal strengths to help me make this change by...

