



FINANCIAL BEGINNINGS FORWARD



ENVISIONING THE LIFE I WANT

Grounded in a growth mindset, use the SMART goal framework to turn goals into clear action plans while reflecting on beliefs, priorities, and personal strengths.



FUNDING THE LIFE I WANT

Exploring ways to earn more, tap into available resources, and reduce spending in order to increase discretionary income.



MANAGING THE LIFE I WANT

Creating SMART budgeting and savings plans to manage discretionary income effectively, while learning about banking options and other safe, reliable ways to store and protect money.



LIVING THE LIFE I WANT

Identifying essential expenses and building a cash flow budget that aligns income with the timing of bills, while also learning how to communicate proactively and advocate for oneself if unable to afford a payment.



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**ENVISIONING THE
LIFE I WANT**

MEET YOUR PRESENTER



Your Photo Here

Your Name (pronouns optional)
Your Company
Your Job Title

— years experience in personal finance.

COMMUNITY AGREEMENT

LEAD WITH EMPATHY AND PATIENCE

We assume positive intent and give each other grace.

Keep An Open Mind

Different perspectives bring new insights, and even challenging conversations can build connection and understanding.

Listen To Understand

Let others finish their thoughts, seek to understand before responding, and avoid assumptions.

Respect Different Ways Of Communicating

Everyone can share input in a way that works for them.

Make Room For Every Voice

If you tend to be quiet, feel free to jump in; if you tend to talk a lot, look for opportunities to listen.

Be Mindful Of The Group

Minimize distractions and keep cameras on during virtual meetings so we can fully connect. Be sure the right people are included in each conversation.

Care For Ourselves

Take breaks, honor your needs, and rejoin when you're ready.

Celebrate Wins And Failures

With successes big or small, we cheer each other on! We also see mistakes as part of growth.

ENVISIONING THE LIFE I WANT WORKSHEETS

Making Up Your Mindset

Embracing a Growth Mindset

Identifying Goals: Step 1

Pacing Your Progress

Creating Financial Targets

Leveraging Your Strengths and Overcoming Barriers

Setting SMART Goals

FIXED MINDSET VS. GROWTH MINDSET (1/2)

A **growth mindset** is the belief that skills and abilities can improve through effort, learning, and persistence.



See **challenges** as opportunities to improve.
Believe **effort** leads to progress and success.
View **mistakes** as opportunities to learn.
Stay flexible and optimistic when **things don't work out**.

A **fixed mindset** is the belief that skills and abilities are unchangeable.

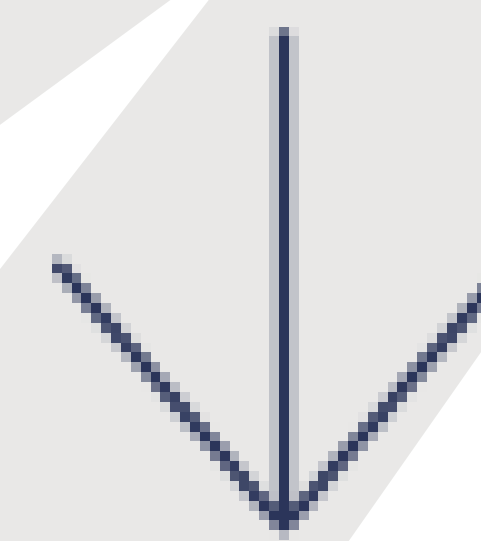


May avoid **challenges** due to a fear of failure.
Think **effort** is only worth it if success happens quickly.
See **mistakes** as evidence of their inability.
Feel discouraged or give up quickly when **things don't work out**.

FIXED MINDSET VS. GROWTH MINDSET (2/2)



Jordan has been saving money each month to build an emergency fund. Things are going well, but then his car breaks down and the repair costs a big chunk of what they've saved so far.



What might someone with a fixed mindset take away from this experience?



What might someone with a growth mindset take away from this experience?

