

# PRESENTER'S GUIDE

FORWARD

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ENVISIONING THE LIFE I WANT



GOAL SETTING

PERSONAL DREAMS

ACTION PLANS



### **Our Mission**

Financial Beginnings empowers youth and adults to take control of their financial futures.

### **Our Vision**

Financial Beginnings is the pathway to a financially literate nation. In a financially literate nation, individuals cease to see finances as a barrier and instead view them as a tool to realize their dreams. In a financially literate nation, individuals are vested in and contribute to a healthy economic system nationally, regionally, and in their own neighborhood.

Adapted from the Bureau of Consumer Financial Protection's Your Money, Your Goals Program.

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# Welcome to *FORWARD*!



The Financial Beginnings *FORWARD* program combines group learning and individualized coaching to empower economically vulnerable adults in transition to mitigate debt, establish savings, and increase their financial stability.

*FORWARD* is a program offered at no charge to participants and includes four modules, each two hours in length. One-on-one coaching is offered as a follow up to each group education session. To find out more about the *FORWARD* program visit <https://www.FinancialBeginnings.org/forward/>.

One thing to keep in mind is that as a classroom facilitator you are introducing concepts, skills, and opportunities for learners to begin thinking about their personal finance habits. This is a starting place. The time needed to fully develop helpful attitudes and practices comes in the one-on-one coaching that supplements the group education program.

## **Modules:**

- **Envisioning the Life I Want**
- Funding the Life I Want
- Managing the Life I Want
- Living the Life I Want

## **Module Design Guide:**

The Module Design Guide (MDG) is a one-page overview of this module's intended life outcomes, in class assessment tasks, and skills and concepts requiring mastery. This MDG was created in collaboration with subject matter and learning audience experts and served as the design road map for the instructional designer. The MDG also provides the facilitator with an overview of the module so that as you personalize the material with your own stories and examples, you can be guided by the ultimate intended outcomes of the module. A snapshot of the MDG for this module can be found on the next page.

The bottom of the MDG outlines the work of one-on-one coaches for this module and the materials they will use to personalize the group education for individual mentees.

## Envisioning the Life I Want - FORWARD Module Design Guide

**CFPB Core Financial Capability and Empowerment Outcome<sup>1</sup>:** Planning and goals

**Audience:** Economically vulnerable adults in transition

Knowledge & Beliefs	Skills	Assessment Tasks	Life Capabilities
<i>If adults acquire and value this knowledge...</i>	<i>...master these skills...</i>	<i>...and demonstrate their learning in these ways...</i>	<i>...they are empowered to accomplish this in their life</i>
Emotional, cultural & value influences on financial decisions	Assess what's personally meaningful & motivating Identify barriers to success	Create a SMART Goal with a financial target and strategies to overcome barriers as a plan to achieve a personal dream.	Use SMART Goal Action Plans to make decisions about daily life that help you reach your goals.
SMART goals Turn goals into financial targets	Set SMART goals with financial targets.		
Strategies to overcome barriers	Apply strategies to reduce barriers to achieve goals		
<b>For Coaching:</b> Agreements & Expectations, Financial Well-Being Scale, SMART Goal Action Plan. Use workbook tools to work together towards resolving a mentee-identified financial problem or achieving a mentee-identified financial goal.			

<sup>1</sup> CFPB. (2017). *Tracking success in financial capability and empowerment programs* (pp. 5-6, Rep.) CFPB.

### Facilitator's Guide:

This Facilitator's Guide provides you with detailed instructions for teaching this module with its accompanying activities, learner materials, and PowerPoint Slides so you can provide an impactful learning experience for adults.

Step-by-step instructions for the two-hour module are displayed in a two-column chart. To help you manage your time, the left-hand column shows the elapsed time so that you know how many minutes after the start of class you should begin facilitating each activity.

If you are facilitating this module over two 60-minute class sessions instead of a single two-hour session, a recommended stopping place is identified in the teaching script around the 60-minute mark with the prompt in the left column: END OF SESSION 1? This is followed by START 2ND SESSION WITH REVIEW, also in the left column. The right column then provides some sample discussion questions for reviewing Session 1 at the beginning of Session 2. If you are facilitating the entire module in one two-hour session, you can ignore these prompts and move right on to the next activity.

To assist you with staying organized, the left column also includes snapshots of the PowerPoint slides that accompany each activity of the module and prompts for distributing materials.

The right-hand column offers a sample teaching script in bolded print, if you'd like ideas for what to say, and facilitation notes in *italic* print for additional facilitation guidance.

To help learners make connections between concepts, principles, and skills within a module, the Facilitator's Guide offers suggested transition statements between activities. These statements are marked by TRANSITION: in the left-hand column.

For your reference, the Learner Workbook pages are listed by title after the agenda and snapshots of each one are provided for you at the end of the Facilitator's Guide.

This guide is meant to provide you with support and in no way should you feel that you have to follow it exactly. It is especially important that you not read the sample script aloud while teaching!

We want to provide our volunteers with flexibility in how they facilitate the learning experiences in these modules. To ensure program consistency and quality, we ask that you meet the learning goals and use as many of the activities as possible to do so.

Thank you for partnering with Financial Beginnings to provide this valuable financial empowerment program to adults in our communities.

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# Envisioning the Life I Want

## Outcome for Life

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

## Module Overview & Timeline

Activity (Time)	Learning Goal	Summary of Activity
<b>Gain Buy-In:</b> What About Money is Important to You? (15 Minutes)	Buy into the importance of using helpful financial habits to create the life you desire.	Pose the question: What do you want your children to learn about money? Ask participants to respond using sticky notes and then share out loud with the group.
<b>Awaken What They Already Know and Do:</b> Identify Life Dreams & Barriers to Success (20 Minutes)	Identify influences on your money values and habits, life hopes and dreams, and the barriers to achieving them.	Discuss influences on money values and habits. Ask participants to identify a life goal, strengths they possess to achieve it, and barriers getting in their way.
<b>Build New Knowledge and Skills:</b> Explore Goals With SMART Parts (20 Minutes)	Identify SMART goal components.	Use a matching activity to introduce the components of SMART goals. Ask participants to identify SMART goal components in relevant written SMART goal examples.
<b>Break:</b> (10 Minutes)		
<b>Build New Knowledge and Skills:</b> Turn Goals Into Financial Targets (20 Minutes)	Use a formula to turn SMART goals into financial targets.	Teach & practice how to turn goals into financial targets.
<b>Try Out New Knowledge and Skills:</b> Write a SMART Goal With a Financial Target (20 Minutes)	Create a SMART goal with a financial target as an action plan to achieve a personal dream.	Coach learners as they write SMART goals with financial targets in an action plan to achieve a personal dream.

Activity (Time)	Learning Goal	Summary of Activity
<b>Build and Try Out New Knowledge and Skills:</b> Identify Strategies to Overcome Barriers to Achieving Goals (10 Minutes)	Select relevant strategies to overcome barriers to achieving a personal goal.	Using a list of strategies for overcoming barriers to achieving goals, coach learners as they select and incorporate these strategies into their SMART Goal Action Plans.
<b>Wrap Up and Evaluation:</b> (5 Minutes)	Bring closure to the learning experience by completing an evaluation of the session.	Ask participants to complete an evaluation of the session.

### Workbook Contents

Identifying Strengths and Barriers  
 How to Set SMART Goals  
 SMART Goals to Turn Dreams into DONE!  
 Turn SMART Goals into Financial Targets  
 Make a SMART Goal Action Plan to Move from Dream to DONE!  
 Strategies to Avoid or Overcome Barriers to My Goals  
 Make a SMART Goal Action Plan to Move from Dream to DONE! (Three additional copies)  
 Motivating Money Mindsets!

### Evaluation

Evaluation for Envisioning the Life I Want

### PowerPoint Slides - Download from the Classroom Materials page (for planning only)

Envisioning the Life I Want - see Preparation section below

### Props - Download from the Classroom Materials page (for planning only)

Kids poster  
 SMART Cards

### Here is what will be waiting for you in the classroom:

1. Learner Workbooks
2. A thumb drive with the Envisioning the Life I Want PowerPoint slides
3. 1 Kids Poster
4. 1 packet of yellow 3" x 3" Post-Its
5. 1 roll of masking tape
6. Fine-tipped blue or black markers



7. SMART Cards activity packets (1 packet of 10 cards for every 2 participants)
8. Envisioning the Life I Want Evaluations

### **Prepare to facilitate this session:**

1. Contact the host where the program will be delivered. Send an introductory email and ask the host to help prepare the participants by asking them to collect their income and expense information for the month preceding the start of the *Forward* course for use in the third session - Managing the Life I Want. See the Sample Email to the Host on Page 39 of this document you can use as an attachment to your introductory email. In addition to asking for your host's assistance in helping participants gather the necessary information for Session 3, ask the host to share things you should know about the participants that will help you make the course more relevant for them. Finally, let the host know you will need internet to access outside websites during the group education session.
2. Review the Facilitator's Guide and rehearse facilitating the session using the PowerPoint slides.
3. If this is your first time facilitating this session, complete a Learner's Workbook for this session so you are equipped to assist learners in doing their work. Otherwise, review your completed Workbook pages for this session.
4. Prepare two sample sticky notes, each one telling what you want your children (or grandchildren or some child you care about) to learn about money, one per sticky note. Add your initials to each one.
5. Pack your Facilitator's Guide in the event something happens to prevent you from using the PowerPoint slides.
6. Pack your completed Learner's Workbook.
7. Double check to ensure you have all the materials you need for this session.



### **When you arrive to the classroom:**

1. Set up the PowerPoint.
2. Test the internet connection for accessing the online calculator at <https://www.online-calculator.com/>.
3. Post the Kids Poster on the wall using the masking tape.
4. Set out Workbooks, SMART Card activity packets, and Evaluations where they are easy to access and distribute when the Facilitator's Guide prompts you to do so.
5. Distribute Post-Its by placing 3 Post-Its at each participant's seat.
6. Distribute markers by placing 1 at each participant's seat.

# What About Money is Important to You?

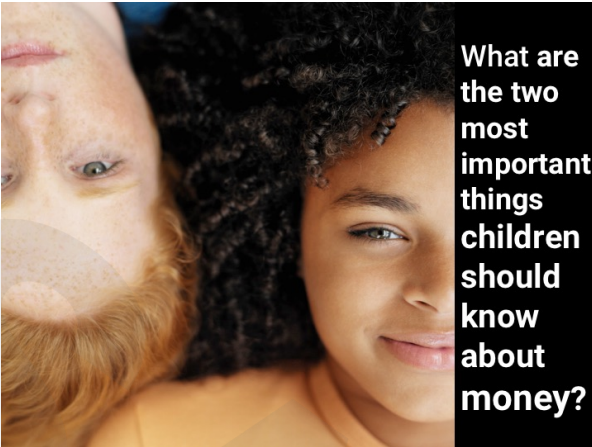
Time: 15 Minutes

**Learning Goal:** Buy into the importance of using helpful financial habits to create the life you desire.

Elapsed Time - PPT - Props-Prompts	Sample Script & Facilitation Notes
<p data-bbox="201 554 493 585">:00 minutes after start</p>  	<p data-bbox="821 695 1500 810"><b>Welcome to <i>Forward</i>, a four-session financial empowerment program for working towards the life you want.</b></p> <p data-bbox="821 905 1003 936"><b>My name is ...</b></p> <p data-bbox="821 1031 1495 1146"><i>Share something about your interest in this topic and why you have come to share this program with participants.</i></p> <p data-bbox="821 1209 1487 1283"><b>This course is about envisioning the life <i>you</i> want and using personal finances to help you achieve it.</b></p> <p data-bbox="821 1377 1468 1577"><b>Sometimes it is easier to think about this topic if you picture what you'd like for your children, grandchildren, future children, or a child you care about, to know and understand about money and personal finances.</b></p> <p data-bbox="821 1671 1487 1860"><b>We'll begin by having you answer the question on the slide: What are the two most important things children should know about money? If you don't have children or don't plan to have them, think of a child you care about.</b></p>

Elapsed Time - PPT - Props-Prompts

Sample Script & Facilitation Notes



I'll share my answers as a way to get you started...

*Share aloud and post your two sticky notes on the Kids Poster.*

**Write your top two items, each on their own sticky note. Add your initials in one corner of each note. Save the third sticky note for the end of the session.**

**What questions can I answer about this activity?**

*Provide 5 or so minutes for learners to record their desires on their sticky notes. Then invite participants up to share aloud and post their sticky notes on the Kids Poster.*



**Thank you all for sharing. If you aren't yet where you'd like to be in living out the financial habits you identified as important to you, this course will help you build a bridge from where you are right now to where you want to be.**

**By the end of the group and coaching sessions for Envisioning the Life I Want, you will be able to:**

*Advance slide to reveal session outcome:*

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

TRANSITION:



## ENVISIONING THE LIFE I WANT

Using SMART goals to identify personal dreams and transform them into achievable action plans.



## FUNDING THE LIFE I WANT

Developing realistic debt reduction and savings plans to fund goals established in the envisioning section.



## MANAGING THE LIFE I WANT

Increasing financial stability to prioritize bills and protect income, shelter, and insurance when cash is short.



## LIVING THE LIFE I WANT

Identifying essential bills, and creating a cash flow budget to align with the timing of income and expenses.