



FINANCIAL BEGINNINGS

FORWARD

Presenter's Guide

Envisioning

THE LIFE I WANT



HOW TO USE THIS GUIDE

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

To assist you with staying organized, the left column includes snapshots of the PowerPoint slides that accompany each activity of the module. The right column offers facilitation notes, a sample script, and resources to continue the learning. To help learners make connections between concepts, principles, and skills within a module, the Presenter's Guide offers suggested transition statements between activities. These transitions are often marked by the header "Transition".

During this module you will distribute a Workbook to each learner.

This guide is meant to provide you with support, but in no way should you feel you have to follow it exactly. It is especially important that you not read the sample script aloud while teaching! The Teaching With Fidelity section is a great resource to understand how to customize the content while still staying true to the lesson delivery.

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

 **DOWNLOAD COURSE MATERIALS**

 [PowerPoint Presentation](#)

 [Learner's Workbook](#)

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TEACHING WITH FIDELITY

A framework for teaching with consistency while empowering presenters to bring the content to life.

We want to ensure our hosts and learners are receiving Financial Beginnings' lessons with fidelity. Programs and core curricula are intended to:

- Increase learners' financial knowledge and confidence in accessing financial resources.
- Meet national financial education standards.
- Provide lessons free from bias or a sales pitch.

The financial lessons you provide will continue to evolve the more you deliver them. You will gain ideas for how to make your lessons better each time you present. Pay attention to audience feedback as you explain concepts and answer questions. This feedback will help you enhance future presentations. Hone in on what content seems to move learners and add your own professional and creative flare to make the content more engaging.

HOW WE HELP PREPARE PRESENTERS:

- ✓ Presenter's guides are provided that connect workbooks, slides, and additional resources in one place. All slides include presenter notes to also assist presenters.
- ✓ Notes from hosts and Financial Beginnings staff are available in online presenter accounts once presenters are scheduled to teach sessions.
- ✓ Requested intake information is shared prior to each session to help provide presenters with more information about session learners and their understanding of the concepts being presented.

BRINGING THE CORE CURRICULA TO LIFE!

Financial Beginnings programming is developed to consistently and effectively introduce financial concepts rooted in educational standards and instructional practices. The resulting core subject matter serves as a foundational component to participants' learning.

Presenters can enhance this subject matter by incorporating their own professional experiences and perspectives into program lessons. This enhancement brings our core curricula to life and maximizes program impact by inspiring and engaging learners.

Presenters are encouraged to connect with hosts before a presentation to gain a better understanding of the learner cohort and ultimately deliver the content so it best speaks to that particular audience. Use the following guide to further help you prepare.

CONSIDER THE FOLLOWING TIPS WHEN CUSTOMIZING PRESENTATION CONTENT:



Supplement and add slides to:

- Visually delve deeper into a learning objective
- Provide an example to better explain a learning objective

* When applicable, blank slide templates can be found at the end of each PowerPoint.

** Please share your additional activities with Financial Beginnings so we may consider including them in future revisions at financialbeginnings.org/revisions/.



Remove slides if:

- Multiple slides convey a similar concept and removal does not impact the educational objective
- You prefer not to have transition slides



We suggest to:

- Incorporate timely video examples
- Share a personal story
- Add a mid-session break time



Please avoid:

- Fully removing a learning objective
- Removing activities and only lecturing
- Biased, offensive, and/or vulgar content
- Content that recommends specific financial products not approved by Financial Beginnings
- Reading the script in front of learners
- Standing in one spot and/or behind a podium the entire time

LEARNER-FOCUSED PROGRAMMING

Our goal is to ensure that all individuals have access to clear, relevant, and empowering financial education. This program is designed to reflect a wide range of life experiences, learning styles, and circumstances so that every learner can engage meaningfully and feel empowered to take control of their financial futures.

The Foundations program aligns with the NEFE Personal Finance Ecosystem and incorporates principles from widely accepted approaches in learner-centered instruction. Program lessons are intended to:

- Focus on the catalysts of change identified by the National Endowment for Financial Education (NEFE) that Financial Beginnings programs can effectively offer.
- Incorporate and center unique learner experiences and identities, supporting presenters to build partnerships that result in increased learner engagement and ownership of learning.
- Adapting lessons to reflect different life experiences and learner needs, helping presenters build effective and supportive learning environments.

NEFE PERSONAL FINANCE ECOSYSTEM

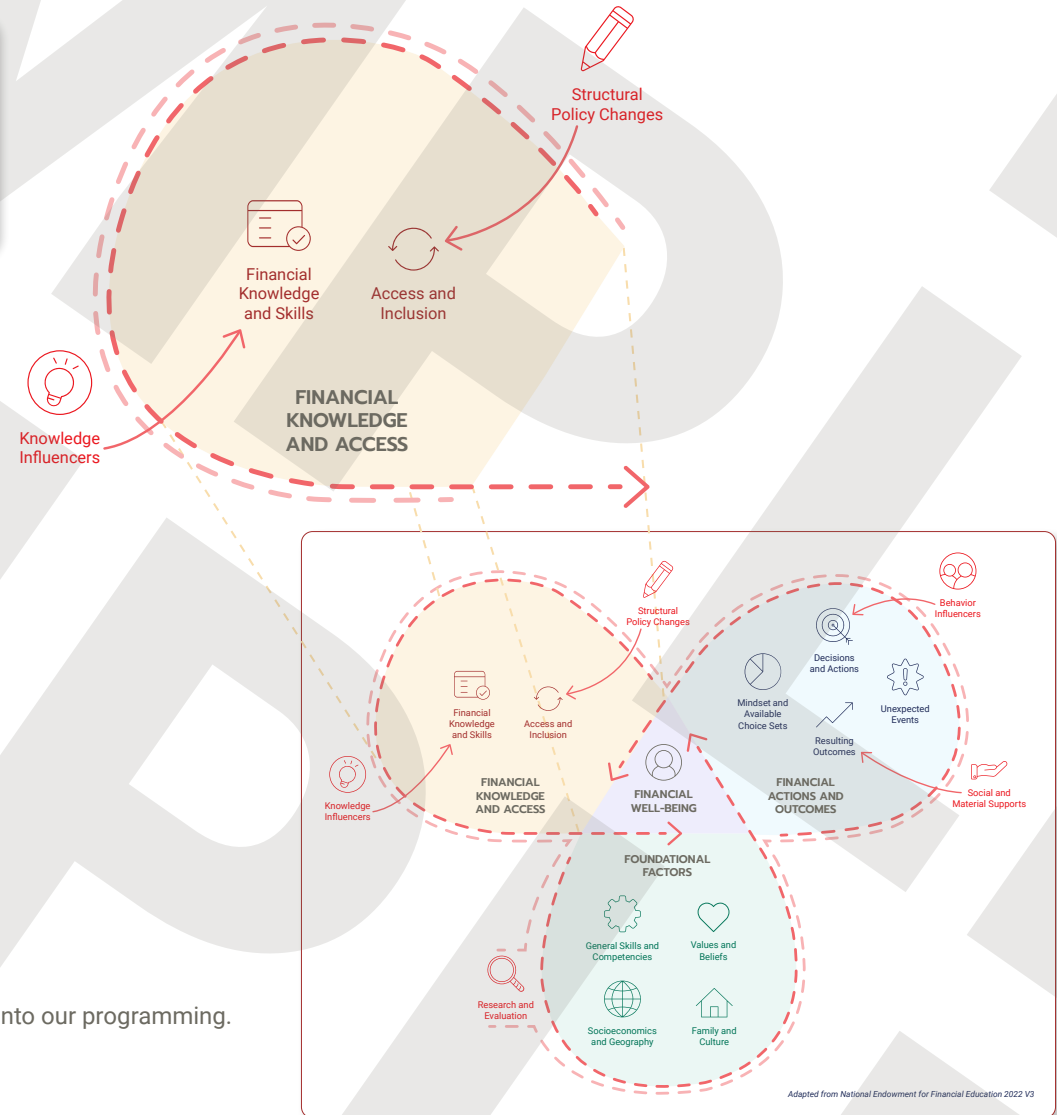
Financial Beginnings programming plays a significant role within this ecosystem building financial knowledge and access.

Within the categories of Financial Knowledge and Access, Financial Actions and Outcomes, and Foundational Factors, the Ecosystem identifies the various factors influencing financial well-being. Understanding and applying these dynamics helps us ensure that our programs address unique needs, challenges, and aspirations within different communities. This effort leads to more impactful and meaningful financial education while allowing us to set realistic expectations regarding the knowledge and access outcomes of our programs.

HOW THE ECOSYSTEM GUIDES OUR PROGRAMMING:

- ✓ Visualize our role in influencing financial well-being.
- ✓ Identify appropriate community partners.
- ✓ Recognize our value in the area of financial knowledge and access.
- ✓ Better frame and deliver our programming.
- ✓ Recognize the value of incorporating different life experiences and learner needs into our programming.

 [NEFE Personal Finance Ecosystem](#)



LEARNER-FOCUSED PROGRAMMING

RESPONSIVE TEACHING TECHNIQUES

Our curriculum incorporates approaches that acknowledge learners' progress, recognize real-life context, and promote strong understanding and retention.

- Encouragement – Reinforce effort and growth in a positive way.
- Contextual Relevance – Recognize real-world influences on financial choices and access.
- Positive Connections – Link lessons to situations that reflect everyday experiences.
- Clarity and Accessibility – Present information in clear and easy-to-understand ways.

STRENGTHENING LEARNER ENGAGEMENT

The curriculum has been reviewed by instructional and learning experts who provided feedback on language, examples, and tone. These improvements help ensure the program reflects broad learner needs and promotes accessibility and engagement.

Special thanks to Farmers® Insurance for their generous support in helping advance this work.

SOCIAL AND EMOTIONAL LEARNING (SEL)

The Collaborative for Academic, Social, and Emotional Learning (CASEL), defines social and emotional learning as, “the process through which all young people and adults acquire and apply the knowledge, skills, and attitudes to develop healthy identities, manage emotions and achieve personal and collective goals, feel and show empathy for others, establish and maintain supportive relationships, and make responsive and caring decisions.” Components of SEL include:

- Self-Awareness – Developing a deep understanding of our experiences, including emotions, thoughts, and personal values, and how these experiences impact our behavior.
- Self-Management – Understanding our emotions, and then choosing responding to them in a way that aligns with personal values and long-term goals.
- Social Awareness – Understanding and appreciating other people’s viewpoints in relation to social dynamics and cultural norms.
- Responsible Decision-Making – Making thoughtful, ethical, and beneficial choices.
- Relationship Skills – The skills needed to create, grow, and maintain positive relationships with others.

PRESENTER TIPS FOR SUPPORTING ALL LEARNERS



Being Affirmative

Provide guidance on what to do rather than lecturing on what not to do.



Remaining Neutral

Use impartial, unbiased language.



Respecting Boundaries

Avoid singling out learners.



Respecting Individuality

Avoid stereotypes and generalizations.



Keep Translation in Mind

Carefully consider idiomatic expressions, puns, and slang.

Financial education may involve topics that relate to economic hardship, personal money experiences, or differing approaches to managing finances. When presenting, be aware that certain concepts could bring up strong emotions or memories for some participants. The Forward curriculum was thoughtfully designed to make lessons relatable, clear, and supportive, helping presenters deliver content that remains respectful, engaging, and accessible for everyone.

FORWARD PROGRAM OVERVIEW

The Financial Beginnings Forward program combines group learning and hands-on activities to empower economically vulnerable adults to mitigate debt, establish savings, and increase their financial stability, to protect income, shelter, and insurance when cash is short.

Forward is a four-part series, each two hours long.

MODULES



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.



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.

OBJECTIVES AND TIMELINES

Learning Outcome: 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.

ESTIMATED DURATIONS	LEARNING OBJECTIVES
20	MAKING UP YOUR MINDSET Understand how mindset is important to address as part of one's wider financial stability.
15	EMBRACING A GROWTH MINDSET Reinforce and apply the qualities of a growth mindset to past experiences.
10	IDENTIFYING GOALS: STEP 1 Set values-based priorities that will inform future sessions and activities.
10	PACING YOUR PROGRESS Organize priorities by short-term, intermediate-term, and long-term goals.

ESTIMATED DURATIONS	LEARNING OBJECTIVES
10	CREATING FINANCIAL TARGETS Learn how to break down large goals into smaller targets using a simple formula.
30	PREPARING FOR OBSTACLES Prepare for obstacles by identifying your personal strengths and available resources.
15	SETTING SMART GOALS Turn basic goals into SMART goals by adding more specificity, metrics, and clearer milestones.
10	WRAP UP Address any follow-up questions and close out the lesson for the day.

Community Agreement

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.

The Financial Beginnings Community Agreement reflects how we want to show up. It's here to guide us in building spaces where everyone feels welcome, supported, and respected. Together we agree to:

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.

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This is a sample Community Agreement based on Financial Beginnings' community agreement. Community agreements serve as guides to create a safe, supportive, and trusting environment for all Forward participants. You are not obligated to adapt this exact Community Agreement for your Forward program, but we encourage you to use this as a template that you can build one alongside your participants.

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

MAKING UP YOUR MINDSET

Growth vs. Fixed Mindset

Your mindset plays a powerful role in shaping your financial decisions. A fixed mindset about money might lead you to believe that your financial situation is unchangeable, while a growth mindset allows you to see challenges as opportunities to learn and improve.

Use this worksheet to reflect on how different influences have shaped your mindset toward money. Answer the questions honestly and thoughtfully.

1. **Upbringing:** Early experiences with money, whether positive or negative, often influence spending, saving, and financial confidence as an adult. How did you see money handled around you when you were growing up?

How does that affect your financial decisions today?

2. **Financial Education:** What have you learned about money management or confidence in managing money? What financial lessons, if any, did you learn in school or from adults? How has your level of financial education influenced your approach to money?

MAKING UP YOUR MINDSET

1. **Experiences:** Personal financial experiences, such as earning your first paycheck, facing financial struggles, or achieving financial goals, shape how you view money. These experiences can influence beliefs about financial growth, risk, and recovery. What financial experiences, positive or negative, have had the biggest impact on your attitude? How have they shaped the way you handle money today?

2. **Media:** The media we consume, including social media, entertainment, advertisements, and financial news, often presents unrealistic portrayals of wealth, success, and spending habits. How has media influenced your thoughts on money? Have you ever felt pressure to spend or save based on what you've seen online, in advertisements, or in entertainment?

Your goal does not determine your financial future. By recognizing the influences on your money mindset, you can challenge limiting beliefs and develop healthier financial habits.

EMBRACING A GROWTH MINDSET

A growth mindset is the belief that abilities, intelligence, and financial skills can develop through effort, learning, and persistence. When applied to personal finances, a growth mindset allows you to view challenges as opportunities to improve, instead of having opportunities and financial goals as unchangeable with the right attempts.

Read through the following common characteristics of people who possess a growth mindset. Reflect on each characteristic and describe a time in your financial journey when you demonstrated this trait.

1. **Embrace Challenges:** They see challenges as opportunities for growth rather than obstacles. Can you recall a time when you pursued a challenging financial goal despite potential obstacles? What skills or knowledge did you learn from this experience?

2. **Persistence:** They persevere in the face of setbacks and view failure as a disappointment to success. Think about a situation where you faced a financial setback. What actions did you take to move past this setback and continue to work towards improving your financial situation?

3. **Effort:** They understand that effort is necessary for improvement in any skill or endeavor. Reflect on a financial skill or area of financial knowledge you've improved over time. What steps did you take to develop consistent effort and study towards mastery?

EMBRACING A GROWTH MINDSET

1. **Learning from Feedback:** They actively seek feedback and use it constructively to enhance their skills. Can you describe a time when you received constructive criticism or feedback to improve your financial decisions? How did you use this feedback to make improvements or adjustments?

2. **Inspired by Others' Success:** They find inspiration in the success of others and use it as evidence of what's possible. Think about someone whose financial success has motivated or inspired you. How did their achievements influence your approach to your own financial goals?

3. **Adaptability:** They are flexible and open to new strategies or approaches to achieve their goals. Recall a financial situation where your initial approach or strategy didn't achieve the desired results. How did you adapt to find a more effective solution?

4. **Forward-Thinking:** They acknowledge that they may not have mastered a skill or concept yet, but they have the potential to do so with persistence and learning. What's a personal finance skill or concept you don't know yet but are working towards learning?

IDENTIFYING GOALS: STEP 1

Identifying Goals Based on Values

When thinking about the future, it's important to stay true to yourself. Setting goals that matter to you means they are relevant, which will help keep you motivated. List your top five priorities below. For each one, write why it is important to you.

Priority #1: This goal is important to me because:

Priority #2: This goal is important to me because:

Priority #3: This goal is important to me because:

Priority #4: This goal is important to me because:

Priority #5: This goal is important to me because:

PACING YOUR PROGRESS

Achieving financial goals requires careful planning and realistic timelines. Some goals can be reached quickly, while others take time and consistent effort.

Think about what you want to achieve financially and categorize each goal as short-term, intermediate-term, or long-term. Use this worksheet to organize your goals and consider the steps needed to achieve them.

SHORT-TERM GOALS 1 YEAR OR LESS

What do I want to achieve this year?

INTERMEDIATE-TERM GOALS 1-5 YEARS

What do I want to achieve in the next five years?

LONG-TERM GOALS 5+ YEARS

What do I want to achieve 10 years from now?

CREATING FINANCIAL TARGETS

Setting financial goals is crucial. However, simply stating a goal is not enough. You need to create specific, measurable targets. By writing targets, you can quickly identify whether you're moving forward as planned or if your strategy needs adjusting.

Smaller goals also offer the chance to recognize and celebrate your progress along the way, which keeps you motivated and helps maintain a positive outlook.

Here's a formula you can use to help create financial targets:

Total amount needed for a goal / Number of weeks to reach goal = Amount to get aside each week

It is January 1st and you just set a save goal to save \$500 in an emergency fund by the time your kids start school at the end of August.

Kamara wants to add \$500 to her emergency fund in 5 months.

Apply the formula to the examples below and on the next page. Remember, there are 52 weeks in a year and approximately 4 weeks in a month, so use these values to determine weekly and monthly savings goals.

How much does Kamara need to save weekly?

How much does Kamara need to save monthly?

CREATING FINANCIAL TARGETS

Mason is saving for a \$7,200 down payment on a car this year.

Apply the formula on the previous page to the example below. Remember, there are 52 weeks in a year and approximately 4 weeks in a month, so use these values to determine weekly and monthly savings goals.

How much does Mason need to save weekly?

How much does Mason need to save monthly?

Christine wants to save \$15,000 for her child's college fund over 10 years.

How much does Christine need to save weekly?

How much does Christine need to save monthly?

CREATING FINANCIAL TARGETS

Apply what you learned and make your own financial targets.

What will you save for:

How much will you need to save weekly?

How much will you need to save monthly?

LEVERAGING YOUR STRENGTHS AND OVERCOMING BARRIERS

By reflecting on our personal strengths and exploring available resources, you can begin to prepare for obstacles you may face throughout your financial journey.

1. **Think about one of your most significant accomplishments.** Which of your personal strengths played a role in achieving this?

2. **What's one financial goal you'd like to achieve within the next year?**

3. **What barriers might make it difficult for you to achieve this goal?** Think about both external and internal factors that might affect your progress.

4. **After reflecting on your strengths and potential barriers, do you believe your financial goal is realistic?**

YES NOT YET

If not yet, list at least five things you can work on right now to prepare yourself for your goal.

LEVERAGING YOUR STRENGTHS AND OVERCOMING BARRIERS

1. **Take another look at Question 1.** How can you use your personal strengths as tools to overcome these potential barriers?

2. **What other resources can you use to help you achieve your financial goal?**

3. **After reflecting on your strengths and potential barriers, do you believe your financial goal is realistic?**

YES NOT YET

If not yet, list at least five things you can work on right now to prepare yourself for your goal.

SETTING SMART GOALS

There's a basic goal that has been transformed into a SMART goal.

S Specific I want to improve my financial situation. What exactly do I want to achieve?

M Measurable I want a higher-paying job that increases my wages by at least fifty-five cents an hour. How will I measure my progress?

A Attainable I'll track my progress by reviewing the pay listed in job postings and comparing the rate on my pay stub once I'm hired. How do I know my goal is realistic?

R Relevant I can work with a career coach to help with the job search and applications. Why is this goal important?

T Time-bound A higher income will allow me to save more and pay down more debt. When do I aim to achieve this goal?

MY SMART GOAL

I want to find a higher-paying job that increases my wages by at least fifty-five cents an hour within the next four months.

Making Up Your Mindset

ESTIMATED DURATION:
20 minutes

LEARNING OBJECTIVE: Understand how mindset is important to address as part of one's wider financial stability.

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**.

SAMPLE SCRIPT

Mindset refers to the attitudes and beliefs that shape how we approach challenges and opportunities in life.

We're exploring this concept before starting our conversations about goal-setting and personal finance so that learners can begin their journey with optimism, openness to learning, and a willingness to apply new skills.

There are two key types of mindsets that were introduced by psychologist Dr. Carol Dweck: growth mindset and fixed mindset.

A growth mindset is the belief that skills and abilities can improve through effort, learning, and persistence, whereas a fixed mindset is the belief that skills and abilities are unchangeable.

Each mindset approaches challenges, effort, mistakes, and failure differently. For example:

- People with a growth mindset see challenges as opportunities to improve, while those with a fixed mindset may avoid challenges due to a fear of failure.
- People with a growth mindset believe effort leads to progress and success, while people with a fixed mindset think effort is only worth it if success happens quickly.
- People with a growth mindset view mistakes as opportunities to learn, while people with a fixed mindset see mistakes as evidence of their inability.
- People with a growth mindset stay flexible and optimistic when things don't go as planned, while people with a fixed mindset feel discouraged or give up quickly when things don't work out.

Making Up Your Mindset

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?

SAMPLE SCRIPT

Let's look at this scenario: Jordan has been saving money each month to build an emergency fund. Things are going well, but then Jordan's car breaks down and the repair takes a big chunk of what was saved.

Take a moment to think about this:

- If Jordan had a fixed mindset, what do you think Jordan might say in this situation?
- If Jordan had a growth mindset, what might Jordan say instead?

SLIDE NOTES

Pause to let learners respond. Try to get at least two volunteers for a fixed mindset statement and at least two volunteer for a growth mindset statement.

Here are some other examples of things Jordan might say:

- With a fixed mindset, Jordan might say: "I'll never get ahead. Every time I try to save, something comes up and ruins it. Why even bother?"
- With a growth mindset, Jordan might say: "I'm glad I had savings to cover this repair. Even though I had to use some of it, it shows my plan is working. I can keep saving and adjust my timeline."