

LEARNER'S WORKBOOK

FORWARD

FINANCIAL STRATEGIES FOR ADULTS
EXPERIENCING FINANCIAL CHALLENGES



ENVISIONING THE LIFE I WANT
FUNDING THE LIFE I WANT
MANAGING THE LIFE I WANT
LIVING THE LIFE I WANT



FINANCIAL BEGINNINGS

Providing Financial Education Since 2006

Financial Beginnings was established to fill an education gap that exists in local schools. Despite a growing need in educating young people about personal finance, few schools offer financial literacy curricula. For more than a decade, Financial Beginnings has refined and expanded its unbiased programming to empower people of all ages and backgrounds to take control of their financial futures. Financial Beginnings and its affiliates are 501(c)(3) nonprofit organizations.

Increased Financial Capability

Financial Beginnings teaches individuals how to play an active role in their financial well-being. Developing this knowledge and helping translate it into sound financial behaviors expands life opportunities such as higher education, home ownership, and secure retirement.

Comprehensive Program Delivery

Financial Beginnings offers a simple and full-service programming approach.

Simple Registration: Schools and community groups schedule programming online to fit their needs. Financial Beginnings takes care of the rest!

Educational Standards: K-12 curricula meet state standards and all programming is designed using national best practices.

Trained Volunteer Presenters: Industry professionals are trained to teach engaging lessons and activities and follow a strict code-of-conduct.

No-Cost Learning Materials: Programming participants receive a resource guide filled with valuable financial lessons for use during each program and to take home.

Find & Follow Us



FIVE STAR SUPPORTER



Financial Beginnings USA's Five Star Supporters are frontline investors whose values deeply align with our goal of increasing equitable opportunities for economic advancement. **COUNTRY Financial** firmly believes in giving back to their communities and works to foster a culture of volunteerism. **COUNTRY Financial** has been a longtime supporter of Financial Beginnings and generously serves as its inaugural Five Star Supporter.

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.



Adapted from the Bureau of Consumer Financial Protections' Your Money, Your Goals Program

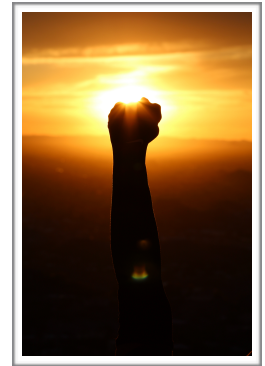
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My financial situation is discouraging, so I avoid thinking about it.

- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____

3. Something I've accomplished that makes me proud is...



4. The personal strengths that helped me accomplish this are...



5. To achieve my dream, one thing I want to change about the way I use or think about money is to...



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







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.