



FINANCIAL BEGINNINGS

FORWARD

LEARNER'S WORKBOOK



ENVISIONING THE LIFE I WANT



FUNDING THE LIFE I WANT



MANAGING THE LIFE I WANT



LIVING THE LIFE I WANT

FINANCIAL EDUCATION SINCE 2005

Financial Beginnings is a national nonprofit that provides accessible and unbiased financial education programming to youth and adults in schools and community-based organizations across the country. Programs incorporate all aspects of personal finance, providing the foundation individuals need to make informed financial decisions and play an active role in their financial well-being.

Best-in-Class Curricula

Financial Beginnings updates its curricula annually to ensure programming remains relevant to learners' needs and grounded in instructional design best practices, state education standards, and the latest financial education research. With a focus on accessibility and learner success, Financial Beginnings ensures all materials are designed to engage individuals from a wide range of backgrounds and income levels.

Trained Volunteer Presenters

Industry professionals are trained to present engaging lessons and activities and follow a strict code-of-conduct. Learners receive resource guides with valuable financial lessons for use during program sessions and to take home.

Simple Registration

Financial Beginnings offers a simple and full-service programming approach. Schools and community groups schedule programming online to fit their needs. Financial Beginnings takes care of the rest!

More information: financialbeginnings.org

Financial Beginnings Youth and Adult Programs



Financial Footings

Introduces the world of personal finance to elementary school learners.



Financial Foundations

Introduces key financial topics to middle and high school learners.



Pathways

Offers financial strategies for graduating high school seniors.



SAFE

Covers strategies that address financial barriers to adults success.



Forward

Provides financially vulnerable adults the financial knowledge they need.

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1. 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.



**"WHEN IT IS OBVIOUS THE GOALS CANNOT BE REACHED,
DON'T ADJUST THE GOALS, ADJUST THE ACTION STEPS."**

- CONFUCIUS

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 in adulthood. **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 we learn (or don't learn) about money can impact our confidence in managing finances. **What financial lessons, if any, did you learn in school or from others? How has your level of financial education influenced your approach to money?**

3. Experiences: Personal financial experiences, such as earning your first

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