



FINANCIAL BEGINNINGS

SAFE



INCOME AND TAXES

Verifying Income
Understanding Taxes
Filing Taxes



CREDIT AND DEBT

Understanding Credit
Understanding Debt
Debt Management



PROTECTING YOURSELF

Protecting Against Fraud
Protecting Against Loss



SAVINGS AND RETIREMENT

Savings Plan
Retirement Planning
Investment Strategies



GOALS AND TOOLS

Setting Financial Goals
Creating a Budget
Money Management



FINANCIAL BEGINNINGS

SAFE



GOALS AND TOOLS

MEET YOUR PRESENTER



Your Photo Here

Your Name (pronouns optional)

Your Company

Your Job Title

— years experience in personal finance.



FINANCIAL BEGINNINGS

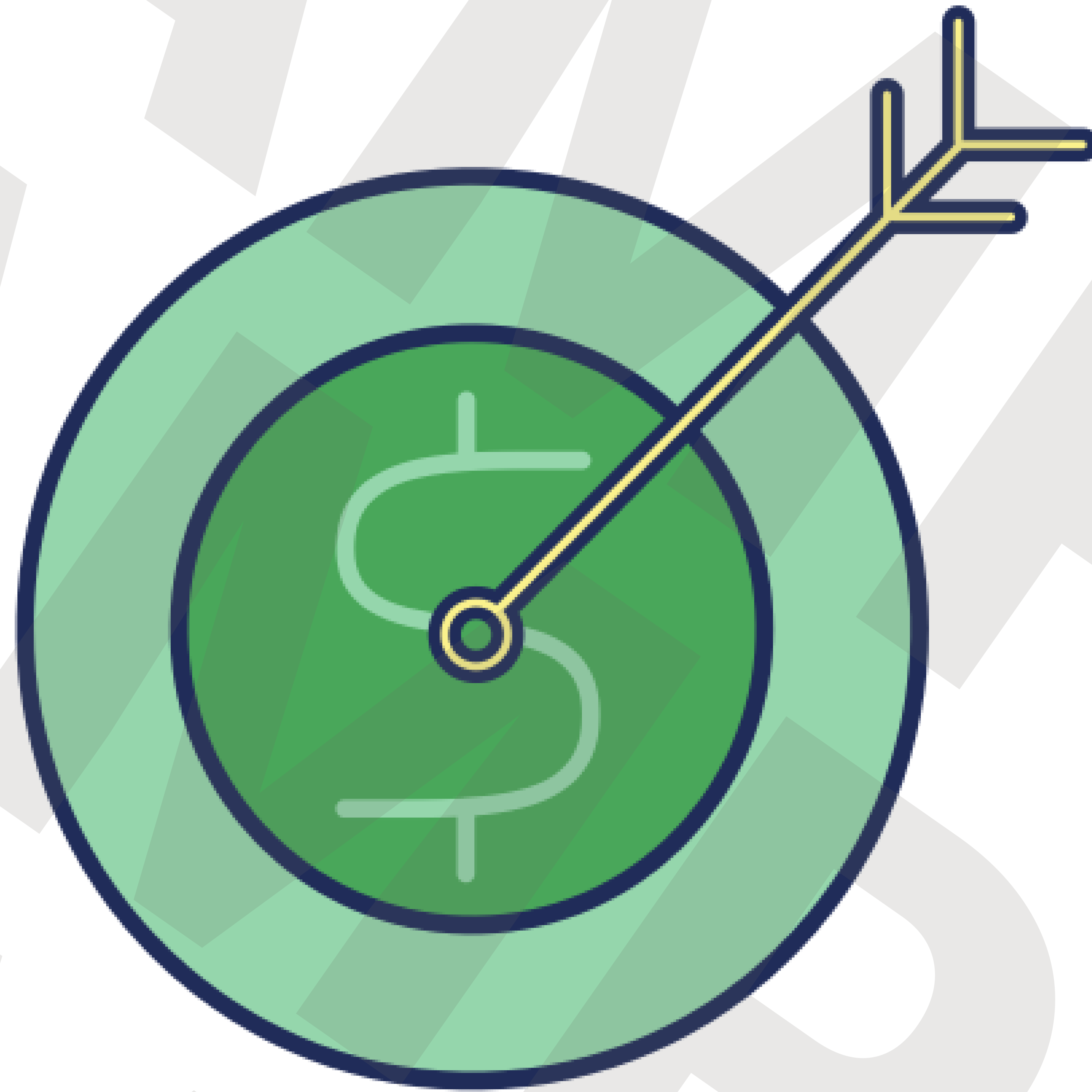
SAFE



GOALS AND TOOLS

Learning Objectives

1. Understand how to create goals that are SMART (Specific, Measurable, Attainable, Relevant, and Time-bound).
2. Learn the basics of budgeting, including how to track, analyze, and manage spending.
3. Explore various financial tools and resources for managing money.



SETTING FINANCIAL GOALS

LOAN OPTIONS

Education



Major Purchases



Family



Business



ACTIVITY: PACING YOUR PROGRESS

Short-Term
Less than 1 year

Intermediate-Term
1-5 years

Long-Term
5+ years

Pacing Your Progress

Goal-setting can be categorized into three time frames, and each time frame serves a different purpose that is important for financial planning and cultivating a growth mindset.

Short-Term Goals • 1 year or less

What do I want to achieve this year?

1. _____	6. _____
2. _____	7. _____
3. _____	8. _____
4. _____	9. _____
5. _____	10. _____

Intermediate-Term Goals • 1–5 years

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

1. _____	6. _____
2. _____	7. _____
3. _____	8. _____
4. _____	9. _____
5. _____	10. _____

Long-Term Goals • 5+ years

What do I want to achieve 10 years from now?

1. _____	6. _____
2. _____	7. _____
3. _____	8. _____
4. _____	9. _____
5. _____	10. _____