



FINANCIAL BEGINNINGS

SAFE

Presenter's Guide

Goals and Tools

STRATEGIES TO ACHIEVE FINANCIAL EMPOWERMENT



HOW TO USE THIS GUIDE

This Presenter’s Guide provides detailed instructions for delivering this SAFE lesson with accompanying activities, learner materials, and PowerPoint slides so you can provide an impactful learning experience. Please make sure that all learners have received a SAFE Workbook prior to or during your presentation of this lesson.

To assist you with staying organized, the left column of this guide includes snapshots of the PowerPoint slides that accompany lesson content and activities. The right column offers a sample script, slide notes, and resources to extend learning. Images of Workbook pages are also included for easy reference. To help learners make connections between concepts, principles, and skills within a lesson, the Presenter’s Guide offers suggested transition statements between slides.

These transitions are marked by the header, “Transition.” 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 simply read the sample script aloud while presenting. The Teaching With Fidelity section on the next page is a great resource for understanding how to customize content while staying true to lesson delivery. The Learner-Focused Programming section on pages 4 and 5 details how lesson content incorporates inclusive language and acknowledges diverse backgrounds and learning styles.

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](#)

TABLE OF CONTENTS

Teaching With Fidelity	3	Activity: Setting SMART Goals	12
Learner-Focused Programming	4	Creating A Budget	13
SAFE Program Overview And Lessons	6	Income And Expenses	14
Lesson Objectives And Timelines	7	Protect Your Budget	16
Workbook Snapshots	8	Money Management	17
Introduction	9	Comparing Financial Institutions	19
Setting SMART Goals	10	Wrap Up	22
Activity: Pacing Your Progress	11		

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

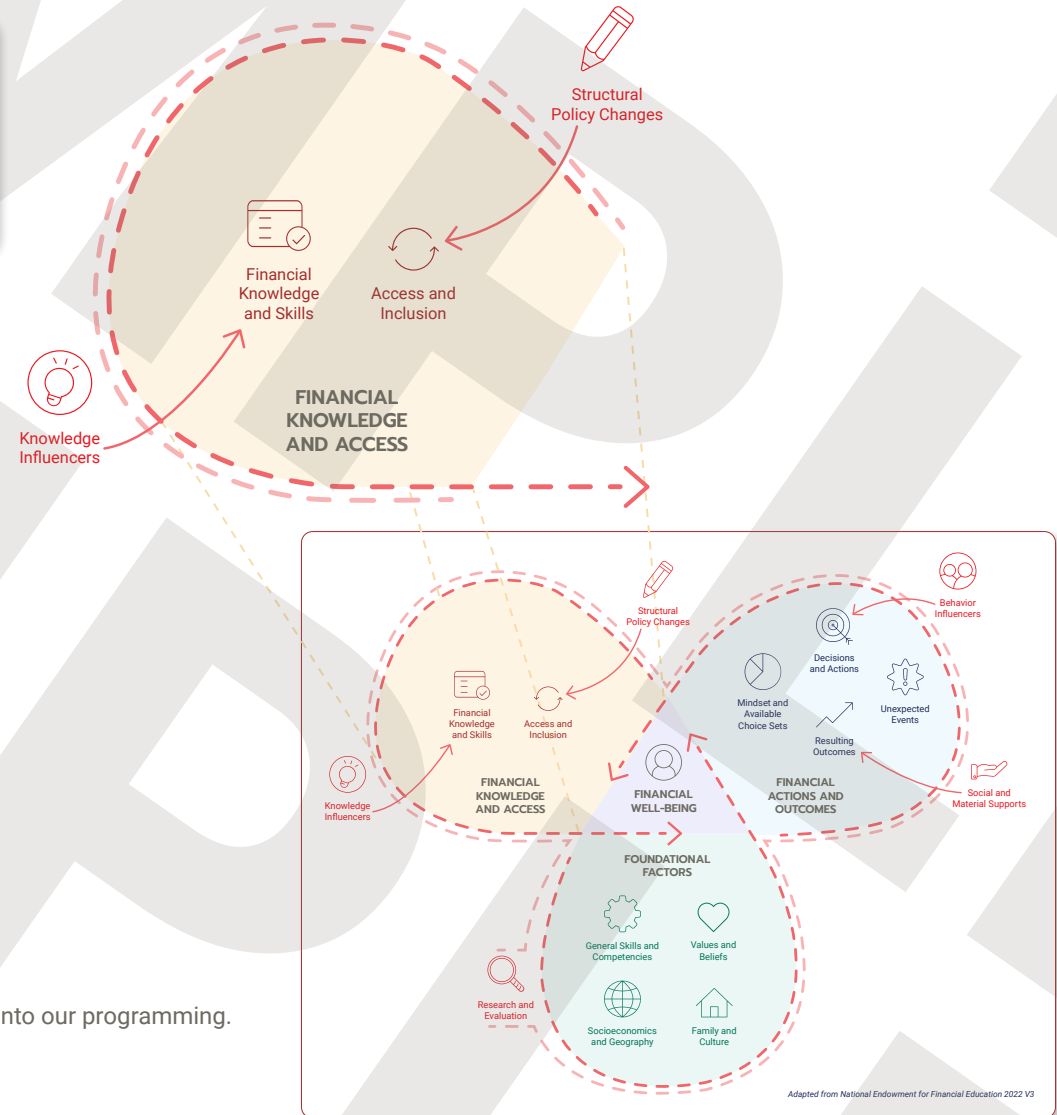
Financial Beginnings programming plays a significant role within this ecosystem building financial knowledge and access.

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 SAFE curriculum was thoughtfully designed to make lessons relatable, clear, and supportive, helping presenters deliver content that remains respectful, engaging, and accessible for everyone.

SAFE PROGRAM OVERVIEW

SAFE: Strategies to Achieve Financial Empowerment provides adult learners with tools and strategies to enhance personal financial wellness and achieve greater stability. The program equips learners with essential financial knowledge, a growth-oriented mindset, and SMART goal-setting skills to help overcome financial obstacles and achieve lifelong success.

SAFE is a program offered at no charge to participants and includes five lessons, each up to 90-minutes, for adult learners. To find out more about the SAFE program visit: www.financialbeginnings.org/safe/.

LESSONS



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

LESSON OBJECTIVES AND TIMELINES



Learning Outcome: Apply the understanding of creating a budget and using money management tools to achieve SMART financial goals.

ESTIMATED DURATIONS	LEARNING OBJECTIVES
5	SETTING FINANCIAL GOALS Understand the importance of setting and prioritizing goals.
10	ACTIVITY: PACING YOUR PROGRESS Understand how to categorize short, intermediate, and long-term goals.
15	ACTIVITY: SETTING SMART GOALS Apply SMART Goal tools to a personal goal.

ESTIMATED DURATIONS	LEARNING OBJECTIVES
10	CREATING A BUDGET Understand the importance of creating and maintaining a budget.
10	INCOME AND EXPENSES Understand the interplay of income and expenses within a budget.
5	PROTECT YOUR BUDGET Prepare for unexpected expenses and checking the numbers.

ESTIMATED DURATIONS	LEARNING OBJECTIVES
10	MONEY MANAGEMENT Understand different tools and methods to manage your money.
10	COMPARING FINANCIAL INSTITUTIONS Understand the difference between banks and credit unions.
5	WRAP UP Address any follow-up questions and close the lesson for the day.

Survey Sheet	
These questions will help you analyze your current financial situation.	If you do not know an answer to a question, leave it blank. Use this program as an opportunity to guide and prioritize your future financial activities.
Do you have a checking account?	
Do you have a savings account?	
Do you pay fees for your bank accounts?	
How did you decide which bank or credit union to use?	
Do you maintain a budget?	
How do you track your income and expenses?	
Was there any topic or idea sparked during the Goals and Tactics presentation that you would like to explore further?	

[illegible]

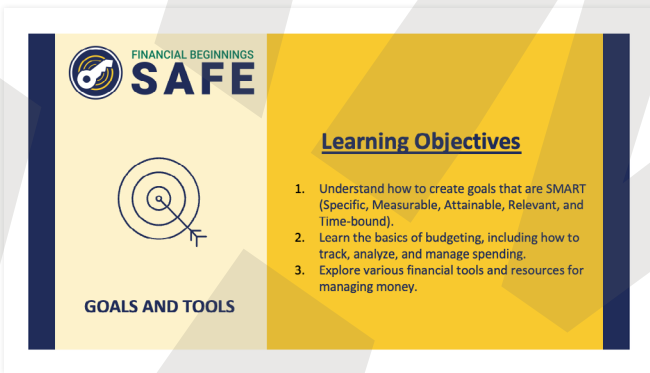


Introduction



UPDATING YOUR PERSONAL INTRODUCTION SLIDE

- Right click on the YOUR PHOTO HERE image, select Change Picture, then choose an option
- Name (pronouns)
- Company
- Job Title
- Number of years of experience in your field

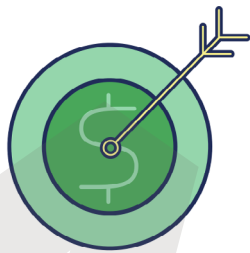


LEARNING OBJECTIVES

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 managing money.



Setting Financial Goals



SETTING FINANCIAL GOALS

LEARNER ENGAGEMENT

You may choose from the discussion prompts below to introduce the topic, or you may use the prompts throughout the lesson to facilitate discussion. You are welcome to create your own prompts as well.

BRAINSTORM:

"Research shows that people are more likely to achieve their goals when they write them down? Why do you think this is?"
"What are some things you think we should consider when setting and prioritizing our goals?"

POLL:

Which financial goal(s) are you most excited to begin working on?

- Saving for a major purchase (e.g., home, car)
- Building an emergency fund
- Paying off debt (e.g., student loans, credit cards)
- Investing
- Starting a business
- Establishing or improving credit
- Traveling or experiencing new adventures

PERSONAL STORY:

Consider sharing a personal story related to the topic. When sharing a personal story, be authentic and reflective, considering the diverse backgrounds and experiences of your audience. Ensure your story is inclusive and relatable, avoiding stereotypes and respecting cultural differences. For more guidance, please refer to our CRE/SEL worksheet.

LOAN OPTIONS

Education	Major Purchases	Family	Business

SLIDE NOTES AND SCRIPT

Before we go over the process of creating a financial plan, we need to first identify what we're planning for.

ACTIVITY

Invite students to take out a sheet of paper and write down four or five goals. They can use these four categories to help them focus on key areas of life, but make sure to reiterate that it's okay if they don't have goals in each category.