



MONEY SMART FOR YOUNG ADULTS



MODULE 2

Setting Goals and Making Financial Decisions

Instructor Guide

The Federal Deposit Insurance Corporation is an independent agency created by Congress to maintain stability and public confidence in the nation's financial system. One way we do that is by providing free, nonbiased financial education materials, including this instructor guide. For more information about our family of Money Smart products, visit **[fdic.gov/moneysmart](https://www.fdic.gov/moneysmart)**.

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Welcome

Welcome to the FDIC's Money Smart for Young Adults!

This is the Instructor Guide for **Module 2: Setting Goals and Making Financial Decisions**.

Module Purpose

This module teaches participants how to set realistic and action-oriented financial goals and be aware of influences on financial decisions. Participants will be able to:

- Define goals and explain why they are important
- Write financial goals using the SMART framework
- Define values
- Explain how values influence financial decision-making
- Explain how external influences affect financial decision-making

Module at a Glance

We estimate that you will need 2 hours to cover the entire module, not including breaks. You can train on all sections or select sections based on the time you have available and the needs of participants.

SECTION	SUBSECTIONS AND ACTIVITIES	ESTIMATED TIME (MINUTES)
Module Opening	<ul style="list-style-type: none">▪ Welcome Participants as They Arrive▪ Pre-Training Survey (Optional)▪ Parking Lot and Participant Guide	10
Section 1: Setting Goals	<ul style="list-style-type: none">▪ What is a Goal?▪ Setting SMART Goals▪ Try It: Writing a SMART Goal▪ Apply It: My SMART Goals	25
Section 2: Using Your Values When Managing Your Money	<ul style="list-style-type: none">▪ Values▪ Apply It: My Values▪ Try It: Considering the Values Behind Financial Choices	30
Section 3: External Influences on Choices About Money	<ul style="list-style-type: none">▪ Influences on Choices About Money▪ Try It: Examining External Influences▪ Strategies for Staying Focused on Your Goals	40
Module Closing	<ul style="list-style-type: none">▪ Remember the Key Takeaways▪ Take Action▪ Post-Training Survey (Optional)	10



The FDIC created Real-Life Money Situations for Young Adults to strengthen the financial knowledge, skills, and self-efficacy of young adults ages 16 to 24. The five scenarios can be used with the Money Smart for Young Adults financial education curriculum, with other financial education curricula, or as stand-alone activities. Each scenario features a young adult facing realistic financial decisions. Young adults reflect on the scenarios and consider how they might respond in similar situations. The scenario titled Jordan Buys a Car features financial decisions that relate to the content of this module. Search fdic.gov for Real-Life Money Situations for Young Adults.

Supplies Needed for This Module

In addition to the standard preparation outlined in the *Guide to Presenting Money Smart for Young Adults*, trainers should ensure that the following supplies are available for the “Try It: Examining External Influences” activity in section 3 (page 16):

- Flip chart paper for each breakout group
- Multiple markers for each breakout group
- Tape for displaying flip chart paper, if needed



Module Opening

Time estimate for this section: 10 minutes

Welcome Participants as They Arrive

SHOW SLIDE 1



DO

- As participants arrive for the training, use this time to:
 - Welcome them and introduce yourself
 - Ask them to sign in for the training if you are using a sign-in sheet
 - Ensure that any requested reasonable accommodations are in place and make any necessary adjustments



Pre-Training Survey (Optional)

See page 14 of the participant guide.

Note to Instructor: Before training starts, you can ask participants to complete the pre-training survey in the back of the participant guide. You may want to give participants copies of the survey so they do not have to tear pages out of their guides. The questions are repeated in the post-training survey.

The answer key is at the end of this instructor guide, but do not share the answers now.

Using the pre- and post-training surveys allow you to estimate knowledge gains and get other feedback on the training. You may compare pre-training surveys to post-training surveys to estimate knowledge gains of the entire group or for individual participants. To estimate knowledge by participant, ask them to write their name or initials on both their pre- and their post-training surveys.

SHOW SLIDE 2



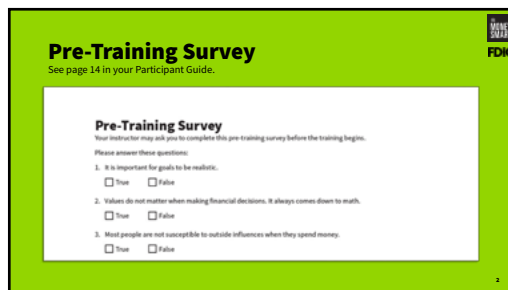
SAY

- Thank you for coming to this Money Smart training, “Setting Goals and Making Financial Decisions.”
- Please complete the pre-training survey on page 14 of the participant guide.
- It should take less than five minutes to complete.



DO

- Collect the completed surveys.



Parking Lot and Participant Guide



- I will use a parking lot to capture questions, ideas, and other thoughts. We can add items anytime during the training. I will address them during breaks or at the end of training.
- You have a participant guide. You can write in it. It is yours to keep.



Section 1: Setting Goals

Time estimate for this section: 25 minutes

See page 2 in the participant guide.

Participants will be able to:

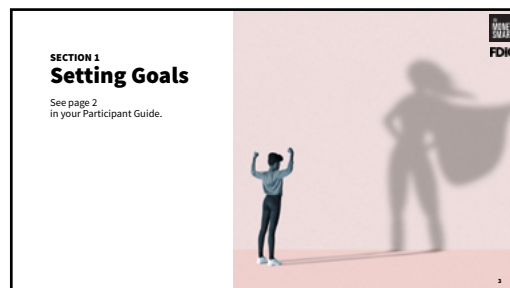
- Define goals and explain why they are important
- Write financial goals using the SMART framework

SHOW SLIDE 3



SAY

- We will discuss what goals are and setting financial goals.

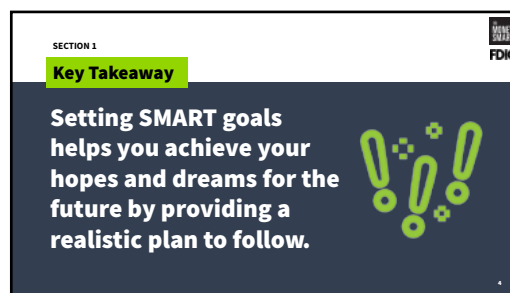


SHOW SLIDE 4



SAY

- The key takeaway for this section is: Setting SMART goals helps you achieve your hopes and dreams for the future by providing a realistic plan to follow.



What Is a Goal?

Present information (5 minutes)

See page 2 of the participant guide.



SAY

- Think about what kind of future you want.
- How would you like your life to look in the next few months? What about in the next few years? Ten years? Twenty?
- Goals are desired results.
- Setting goals helps you focus your efforts and decide how to use your money so it goes toward what matters to you.
- Short-term goals can take just a week, a month, or a few months to reach.
- You may also have longer-term goals that will take many months or even years to reach.



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SHOW SLIDE 5



SAY

- One way to make sure that your goals are clear and achievable is to make sure that they have five important characteristics.
- We call goals with these characteristics SMART goals. SMART is an acronym to help you remember the characteristics that your goals should have. They are **Specific**, **Measurable**, **Action-oriented**, **Reachable**, and **Time-bound**.
- Let's talk about each characteristic.

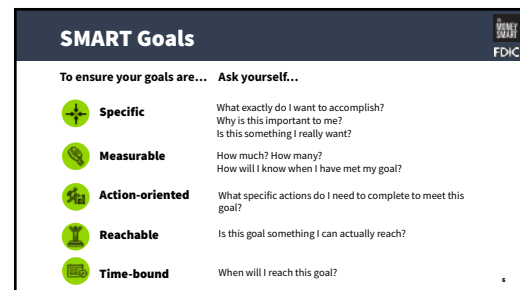


SHOW SLIDE 6



SAY

- **Specific:** Ask yourself, “What do I want to accomplish?”
 - Defining your goal as much as possible will give you a much greater chance of meeting it because you have something concrete to reach for.
 - Your goals should be rooted in your values. Set goals that matter to you and are a priority in your life. This makes it more likely you will continue to work toward your goals.
- **Measurable:** Ask yourself, “How will I know when I have met my goal?”
 - Quantify your goal. This will help you check your progress toward meeting your goal and will keep you on track.
- **Action-oriented:** Ask yourself, “What specific actions do I need to complete to meet this goal?”
 - This could include actions like changing a spending habit or setting up a new savings account.
- **Reachable:** Ask yourself, “Is this a goal I can accomplish?”
 - Your goal does not need to be easy, but it should not be impossible, either.
- **Time-bound:** Ask yourself, “When will I reach this goal?”
 - Goals should have a clearly defined time frame.





Try It: Writing a SMART Goal

Lead activity (10 minutes)—Scenario

See page 3 in the participant guide.

SHOW SLIDE 7



DO

- Ask participants to turn to “Try It: Writing a SMART Goal” on page 3 in the participant guide.
- Read the scenario to participants or ask a volunteer to do so.



Scenario: Estelle Sets SMART Goals

Estelle wants a new laptop computer before school starts in the fall. She’s required to complete a lot of her schoolwork online, and she’s tired of sharing her family’s desktop computer with her sister. She finds a \$300 model that will let her access her online classroom and complete her assignments.

Estelle babysits every Friday night for her neighbors and earns around \$40. She counts the number of weeks until the first day of school. There are 15 weeks. She divides \$300 by the 15 weeks and realizes that she will need to save \$20 a week to buy the computer.



DO

- Write the calculation from the scenario ($\$300 \div 15 = \20 every week) on a flip chart or whiteboard. Seeing calculations in writing helps many people understand them.
- Give participants three minutes to complete the table below the scenario and write a SMART goal for Estelle.
- After three minutes, invite a few participants to share their answers. Answers that use the SMART framework effectively should be similar to: “I will save \$20 of my babysitting money each week between now and the start of school to buy a new computer.”





Apply It: My SMART Goals

Lead activity (10 minutes)—Exercise

See page 4 in the participant guide.

SHOW SLIDE 8



SAY

- Now, it's time to apply writing SMART goals to your own life.



DO

- Ask participants to turn to “Apply It: My SMART Goals” on page 4 in the participant guide.
- Ask them to turn one of their personal goals that requires money into a SMART goal.
- Give participants five minutes to write their SMART goal.
- After five minutes, ask a few volunteers to share the goals they wrote.



SAY

- Now you have at least one SMART goal, and you know how to set others.
- Setting goals can be very empowering. Some people carry their goals with them in their pocket, purse, or phone. I encourage you to try it.



SHOW SLIDE 9



SAY

- Remember the key takeaway: Setting SMART goals helps you achieve your hopes and dreams for the future by providing a realistic plan to follow.



Section 2: Using Your Values When Managing Your Money

Time estimate for this section: 30 minutes

See page 5 in the participant guide.

Participants will be able to:

- Define values
- Explain how values influence financial decision-making

SHOW SLIDE 10



SAY

- We will discuss values and how they influence your financial decisions.

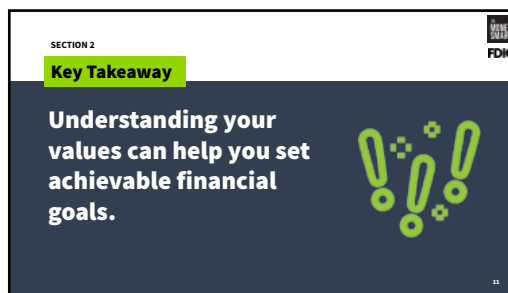


SHOW SLIDE 11



SAY

- The key takeaway for this section is: Understanding your values can help you set achievable financial goals.



Values

Present information (5 minutes)

See page 5 in the participant guide.



SAY

- Your values are what are important to you and guide how you make decisions.
- Your values shape how you prioritize your time and energy, and importantly, your money.



ASK

- What contributes to how your values are formed?



DO



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- Write participant responses on a flip chart or whiteboard.
- Add the following if not contributed:
 - Family
 - Community where you grew up
 - Community of faith
 - Culture
 - School
 - Workplace
 - Friends
 - Social media
 - Media, including television
 - Influencers



Apply It: My Values

Lead discussion (10 minutes)

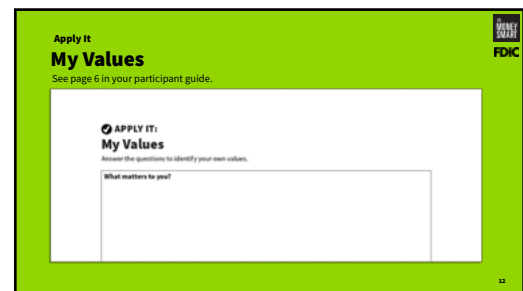
See page 6 in the participant guide.

SHOW SLIDE 12



SAY

- Turn to “Apply It: My Values” on page 6 in your participant guide.
- Take a few minutes now to think about your values and complete the exercise.



SHOW SLIDE 13



DO

- Give participants three minutes to complete the exercise.
- After three minutes, invite a few participants to share their answers to the first question: “What matters to you?”
 - Write participant responses on a flip chart or whiteboard.
 - There are no right or wrong answers.
- Next, invite a few participants to share their answers to the second question: “What values might your answers represent?”



- Write participant responses on a flip chart or whiteboard.
- Possible answers might include:
 - » Creativity and self-expression
 - » Culture and tradition
 - » Faith
 - » Family
 - » Leadership
 - » Education
 - » Independence
 - » Respect for and from others
 - » Service
 - » Social recognition or status
 - » Gratitude
 - » Hard work



Try It: Considering the Values Behind Financial Choices

Lead activity (15 minutes)—Scenario
See page 7 in the participant guide.

SHOW SLIDE 14



SAY

- Sometimes your values might differ from those of your community, culture, family, partner, or friends.
- Your family culture may value saving and avoiding debt, but your friends may value things that require spending money and borrowing. The reverse could also be true.



DO

- Ask participants to turn to “Try It: Considering the Values Behind Financial Choices” on page 7 in the participant guide.
- Read the scenario to participants or ask a volunteer to do so.



Scenario: Aaliyah and Jada Decide How to Spend Their First Paychecks

Aaliyah and Jada were recently hired at an ice cream shop. They have worked the past two Saturdays together and are discussing how they'll spend their first paychecks.

Aaliyah's family operates a corner store. She helps her parents in the store almost every day after school, and she works on her homework when not serving customers. Her family has trouble making ends meet, and she wants to give her mother most of the money from her first paycheck to help pay their electric bill. She's planning to put the rest into her savings account for college.

Jada spends most of her weekday afternoons with her soccer team. She's the team captain and wants to earn a scholarship to play soccer in college. She's still using her cleats from last season and wants to spend most of her first paycheck to buy new ones. She's planning to give whatever is left to the homeless shelter where she volunteers.



SAY



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INSTRUCTOR GUIDE **11**

- Look at the first two questions below the scenario.
 - What values are influencing Aaliyah?
 - What values are influencing Jada?



DO

- Give participants three minutes to answer the first two questions on their own.
- After three minutes, invite a few participants to share their answers.
- Add the following if not contributed:
 - Aaliyah's values might include family, gratitude, education, and independence.
 - Jada's values might include education, service, leadership, and teamwork.



SAY

- Look at the last two questions:
 - Do Aaliyah and Jada have any shared values?
 - Do you think any of your values are influencing how you view their situations?



DO

- Give participants three minutes to discuss the last two questions with a partner.
- After three minutes, invite a few participants to share their answers.
- Add the following if not contributed:
 - Aaliyah and Jada both value education. Aaliyah is choosing to contribute directly to her college fund, and Jada is working hard to earn a scholarship to help pay for college.



SAY

- Neither Aaliyah nor Jada is wrong. Their financial choices are guided by their values. Aaliyah and Jada are also in different situations, especially given that Aaliyah's family has trouble making ends meet.
- Understanding your core values can help you set realistic goals. That is because you are more likely to keep working toward a goal that brings you closer to the life you want to live or objectives you have set for yourself.
- Understanding your core values can also help you make spending decisions that will help you meet your goals.

SHOW SLIDE 15



SAY

- Remember the key takeaway: Understanding your values can help you set achievable financial goals.

SECTION 2

FDIC

Remember the key takeaway

“Understanding your values can help you set achievable financial goals.”

15

Section 3: External Influences on Choices About Money

Time estimate for this section: 40 minutes

See page 8 in the participant guide.

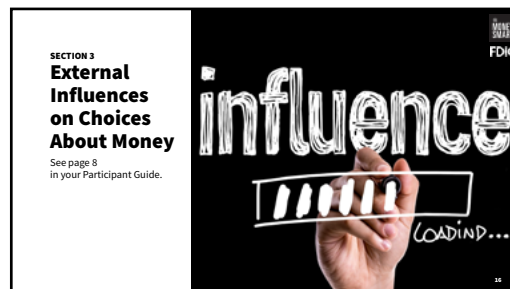
Participants will be able to explain how external influences affect financial decision-making.

SHOW SLIDE 16



SAY

- We will discuss how external influences affect financial decisions.



SHOW SLIDE 17



SAY

- The key takeaway for this section is: External influences impact financial choices. Use strategies to stay focused on your goals.



Influences on Choices About Money

Present information (2 minutes)

See page 8 in the participant guide.

SHOW SLIDE 18



SAY

- Earlier, we discussed the impact of your values on your financial decisions.
- Messages about money can be so widespread that you may not even realize they are influencing your decisions. Most people are influenced in some way.
- People and things outside of your family are external influences on your financial decisions.
- External influences can include:
 - Friends and peers
 - Celebrities and athletes
 - Social media and social media influencers
 - Advertisements
 - Television and movies



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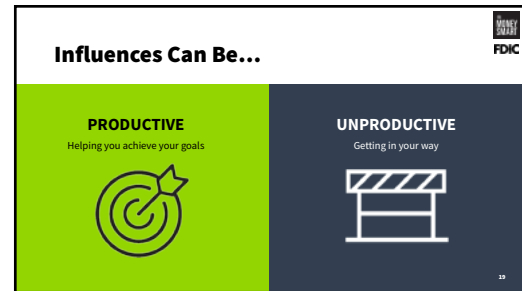
INSTRUCTOR GUIDE **13**

SHOW SLIDE 19



SAY

- These influences can be productive and help you achieve your goals.
- But sometimes these influences can be unproductive and make it more difficult to achieve your goals.
- Understand how each factor influences your financial decisions.



Try It: Examining External Influences

Lead activity (25 minutes)—Carousel

See page 9 in the participant guide.

Note to instructor: This is a carousel activity. Carousels can engage participants and generate plenty of information. You write the suggested topics on several flip charts, large pieces of paper, or whiteboards, and place them around the room. Participants rotate in groups from one topic to the next, adding ideas to those already generated by other groups. This activity is ideal for five to 25 participants.

If you have more than 25 participants, consider dividing the group into two and having each half do this activity independently. You would then need to create two duplicate sets of papers or whiteboards.

If you have fewer than five participants, you can turn this activity into a group brainstorming discussion.

If it is difficult for participants to navigate the room or if you have a small room, consider adapting this activity by rotating the papers from table to table rather than rotating groups of participants.

SHOW SLIDE 20



DO

- Display five flip charts, pieces of paper, or whiteboards in the room.
- Write a different topic on each one:
 - Friends and peers
 - Celebrities and athletes
 - Social media and influencers
 - Advertisements
 - Television and movies
- Divide the group into five smaller groups.
- Assign each group with a topic to start.



SHOW SLIDE 21



SAY

- You can take notes on page 9 in the participant guide.
- Let's think together in small groups about external influences in our lives around the uses of money. What are these external influences telling you to do with your money? Are you aware of their influence?
- I've placed five topics around the room, and we have five groups. Each group will rotate to each topic with a marker.
- As a group, brainstorm and write ideas related to that topic. You can also draw pictures if you'd like.
- If something you think of has been added by another group, put a checkmark by it and do not add it again.
- The topics are:
 - Friends and peers
 - Celebrities and athletes
 - Social media and influencers
 - Advertisements
 - Television and movies
- During this exercise, think about different types of external influences.
- For example: Some of your friends value being thrifty and always try to fix something that is broken rather than buying a replacement. For the "peers/friends" topic, you might write "Fix it, don't toss it" or "Thriftiness."
- Each external influence likely sends you messages about using money that are both productive and unproductive in helping you meet your goals. It's important to think about and recognize both types of messages.
- It's also important to remember that because we come from different families, cultures, and communities, the messages we receive will look different for all of us. There are no right or wrong answers here, because it's so personal.
- You will have about two minutes for each topic. Then you will rotate to the next one as a group.
- Now, you can get started with your first topic.



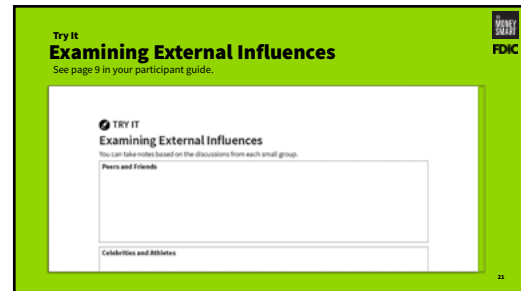
DO

- Keep time. When time is up, ask the groups to rotate to the next topic.
- When the rotation for each topic is complete, or when you need to stop, ask them to return to the topic where they started.
- Ask each group to present their topic, starting with "Advertisements."
- Remind participants they can take notes on page 9 in the participant guide.



ASK

- Did any ideas or messages surprise you?
- Which ideas are generally productive, helping people achieve goals?
- Which ideas are generally unproductive, getting the way of achieving goals?





Strategies for Staying Focused on Your Goals

Lead discussion (13 minutes)

See page 10 in the participant guide.

SHOW SLIDE 22



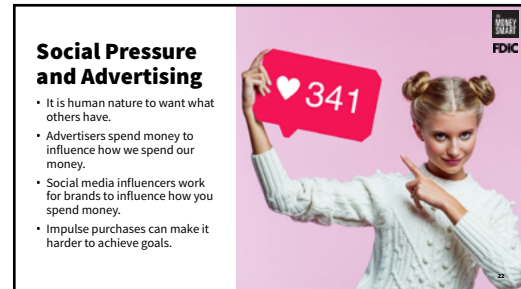
SAY

- How many of you have wanted something that someone you know or an influencer you admire has—maybe their clothes or a vacation?



SAY

- Noticing what other people have and feeling envious is human nature.
- You may feel like you have to spend money just to “keep up.”
- Advertisers spend billions of dollars a year to make us want things and influence how we use our money.
- Social media influencers may work with brands to influence how you spend money.
- We are all influenced by advertisements and what we see, often in ways we are not aware of.
- These influences can lead to purchasing things on impulse that are not in your spending and saving plan and can derail your efforts to achieve your goals.



SHOW SLIDE 23



DO

- Display two pieces of paper or divide a whiteboard into two sections.
- Label one “Block” and the other “Resist.”



ASK

- What are strategies you have used or could use to **block** unproductive messages and external influences?
- What are strategies you have used or could use to **resist** spending money on things outside of your spending and saving plan?



DO

- Write participant responses under either the Block or Resist headings, depending on where each response fits best. Consider getting participant input on whether specific responses belong under Block or Resist.



SHOW SLIDE 24



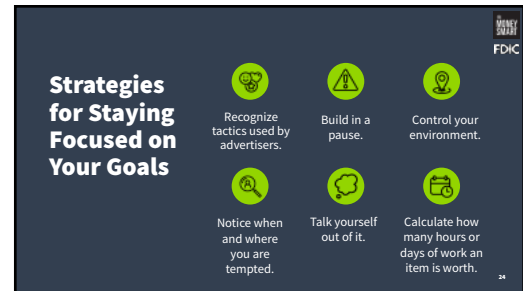
DO

- Share ideas for staying focused on your goals from the list below that were not already shared during the discussion.



SAY

- Here are more ideas to help you stay focused on your goals. Some may be very similar to what we just heard.
- Recognize the tactics that advertisers use to influence you to spend money, so you can avoid them.
 - Observe when they give you a false sense of urgency.
 - When you see a sign or receive an email or ad that says “40% off today only,” the seller is trying to convince you to buy now, even if you do not need or want the product now.
 - You may find the item cheaper at another retailer (even if it is not on sale), or the retailer may offer the sale again.
 - Know how sellers make it easy for you to buy something by giving you little time to think about the purchase.
 - Items right by the cash register in stores give you less time to think about whether you need the item.
 - Saving your payment information online makes it easier to spend money the next time.
- Notice when and where you are tempted to make an impulse purchase.
 - What are you doing? What is causing the feeling? Is it a social media post from one of your friends, or a post from a celebrity? A tempting sale at the mall? A 30%-off coupon from your favorite store in your inbox?
 - Know that such feelings are normal, and most people have them, but when and where you have them is very personal and specific.
 - You might even try jotting down notes for a week—you could use paper or the notes app on a mobile device.
 - Noticing these urges will help you figure out ways you can adjust your environment and what you are exposed to.
- Set yourself up for success by controlling your environment.
 - We all have a finite amount of willpower. It’s difficult to resist temptation. It helps to take actions to avoid temptation altogether when possible.
 - Examine what sources of information you read and receive.
 - For example, what is your social media “diet”? Whose opinions are you absorbing? Are they from people whose opinions you trust?
 - Do people whom you follow on social media tempt you to spend money or derail your effort on your goals? If so, consider unfollowing or blocking them.
 - Unsubscribe from mailing lists that create urgency by sending you lots of deals or coupons. You can shop for deals when you are actually ready to purchase something.



- Check customer reviews to help ensure you are purchasing a quality product or service.
 - Stick to a list when you go shopping. Develop a mantra that works for you, such as: “If it’s not on the list, it doesn’t exist.”
- Build in a pause.
- You may be tempted to spend money on something you do not need right now. Force yourself to pause so you can be sure it’s not just an impulse. For example:
 - » When shopping online, if you add an item to your cart you were not originally planning to buy, shut down the browser instead of completing the purchase. If you are still thinking about the item, you can come back later to buy it.
 - » In stores, when you see an item you want but do not need, avoid putting it in your shopping cart right away. Tell yourself you can come back at the end of your shopping trip to get it.
 - Do not save your payment information at online retailers. Sometimes having to go find and input your payment information provides enough time for you to resist the impulse.
- Talk yourself out of it.
- When tempted to make a purchase not in your spending and saving plan, try asking yourself:
 - » Is this a want or a need?
 - » Does it help me reach my goals?
 - » Is this in my spending and saving plan?
 - » If it isn’t, can I plan for this expense by creating a savings goal?
 - » If I spend this money now, will it affect my ability to achieve my goals?
 - » Is there a way I would rather spend this money?
 - Remind yourself of your goals.
 - » For example, you could say to yourself, “I want to buy a home so my children can grow up in one place. I want that more than I want this item. Buying this now will set my plan back by two months.”
- Calculate how many hours or days of work an item is worth.
- This is another way to help control impulse buying and negative influences.
 - Think about what you earn in an hour. In particular, think about the amount you keep after taxes are taken out.
 - If you receive a full-time salary, you can estimate this number by dividing your annual salary by 2,080 hours.
 - Divide the cost of the item by your hourly pay after taxes. This calculation will help quantify the purchase in terms of a very valuable thing, your time.

$$\begin{array}{ccccc}
 \$ & \underline{\hspace{2cm}} & \div & \$ & \underline{\hspace{2cm}} & = & \underline{\hspace{3cm}} \\
 \text{Cost of item} & & & \text{Hourly pay after taxes} & & & \text{Hours you have to work to pay for item}
 \end{array}$$



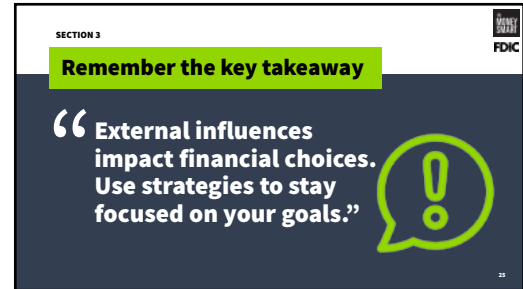
- For example, if you think of a newer, nicer phone as costing “48 hours of work” or “six full days of work,” it might help you decide to postpone buying it now and set a financial goal to save money to buy it later.

SHOW SLIDE 25



SAY

- Remember the key takeaway: External influences impact financial choices. Use strategies to stay focused on your goals.



SECTION 3

Remember the key takeaway

“External influences impact financial choices. Use strategies to stay focused on your goals.”

25

Module Closing

Time estimate for this section: 10 minutes.

Remember the Key Takeaways

Note to Instructor: Only mention key takeaways for sections you included in the training.



SAY

Remember the key takeaways. These are also listed on page 12 in your participant guide. Let me know if you have questions about any of them.

SECTION	KEY TAKEAWAY
1: Setting Goals	Setting SMART goals helps you achieve your hopes and dreams for the future by providing a realistic plan to follow.
2: Using Your Values When Managing Your Money	Understanding your values can help you set achievable financial goals.
3: External Influences on Choices About Money	External influences impact financial choices. Use strategies to stay focused on your goals.

Take Action

See page 12 in the participant guide.

SHOW SLIDE 26




SAY

- You are more likely to act if you commit to acting now.
- Consider writing down what you intend to do based on today's training.
- Take a few minutes to answer the questions under "Take Action" on page 12 in your participant guide.






DO

- If time permits, ask a few participants to share what they wrote.
- Remind participants about the activities in the participant guide they can complete after today's training.
- Refer participants to "Where to Get More Information or Help" on page 13 in the participant guide for a list of online resources.
- If this is the end of your training, thank participants for attending and administer the post-training survey.



Take Action

See page 12 in your participant guide.

-  **After this training, what is one thing you will do?**
-  **Who will you tell about your planned action?**
-  **What additional information do you need?**

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Post-Training Survey (Optional)

See page 15 in the participant guide.

SHOW SLIDE 27



SAY

- Thank you for coming to this Money Smart training.
- Please complete the post-training survey on page 15 of your participant guide.
- It should take less than five minutes to complete.



DO

- Collect the completed surveys.

Post-Training Survey
See page 15 in your Participant Guide.

THANK YOU!

Post-Training Survey
Your instructor may ask you to complete this post-training survey after the training ends.

Please answer these questions:

1. It is important for goals to be realistic.
☐ True ☐ False
2. Values do not matter when making financial decisions. It always comes down to math.
☐ True ☐ False
3. Most people are not susceptible to outside influences when they spend money.
☐ True ☐ False

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Answer Key for the Pre- and Post-Training Survey

1. It is important for goals to be realistic.

The answer is **True**

2. Values do not matter when making financial decisions. It always comes down to math.

The answer is **False**

3. Most people are not susceptible to outside influences when they spend money.

The answer is **False**

4. There is nothing you can do to limit external influences on your financial decisions.

The answer is **False**

Note to instructor: There are no right or wrong answers to the remaining questions, which appear in the post-training survey and not in the pre-training survey.

