



Moneywise
America



GET INVESTED

*How to maximize
your money
for the future.*

Teen guide



Pre/Post Self-Reflection

First Name: _____

Age: _____



Pre-Session

Before beginning the session “Get Invested,” please respond to the following question:

Why do I need to invest in my future?



Post-Session

After finishing the session “Get Invested,” please respond to the following question:

Why do I need to invest in my future?



Get Invested: Analysis and Personal Investment Pledge

PART A- Analysis: Read through each profile and discuss the choices that were made by each individual.

Cameron

- Before college, Cameron researched grants and scholarships. He applied for financial aid and got a work-study job. Scholarships and grants covered the rest of his tuition costs. Graduating debt-free, he started work at a biotechnology startup company.
- With no debt, Cameron was able to move to a new city. Even with higher living expenses, he followed the 50/30/20 rule. When he had a family of his own, he finally started an emergency savings fund for himself and his family.
- At his company, Cameron took advantage of saving every month with company matching, creating a sizable “nest egg” for the future. With a family there are always unexpected expenses, and so Cameron makes sure he’s not taking too much risk when investing in the stock market but understands that investing requires a long-time horizon.

Eddie

- Eddie planned to go to a four-year university to study business. Prior to starting school, a family emergency caused him to stay home to help run the family business. He attended community college for two years and earned an Associate degree. By living at home, Eddie and his family covered all the costs for those two years of school. He left community college debt-free.
- Eddie continued working for the family business while living at home and got a lot of experience by taking on additional responsibilities. He decided to direct his time and effort into expanding the family business instead of his original plan of earning a four-year degree.
- After years of “paying himself first,” Eddie made a down payment on a new house for his mom, while managing to continue to save a bit for his own retirement. With the business thriving, he wants to make sure he has enough for his family in their emergency fund while creating a more diversified investment portfolio.

Maya

- After high school Maya was accepted to her top-choice school to study fashion marketing. She completed her financial aid application with her parents and took out student loans. After four years, Maya graduated with considerable student-loan debt to repay but was able to get an entry-level marketing position starting that fall.
- That summer Maya and her bandmates traveled and played shows for the last time. When starting her job in the fall, her student loan repayment began. Because of the credit card debt she accumulated traveling over the summer, it was difficult to follow the 50/30/20 rule, but she did manage to start an emergency fund. Living in the moment, she continued to use multiple credit cards for travel and entertainment, rather than save for the future.
- After years of continually paying down debt, Maya cut back on expenses and finally became debt-free. She’s behind on reaching some of her other goals but is now working on catching up on her long-term savings and investing and taking advantage of the company matching she’d missed out on. She’s been avidly researching and learning about investments, creating a solid and diversified portfolio.

Part B- Personal Investment Pledge:

Think about your own personal goals for the future and review the 7 Essential Financial Principles. Imagine what your own 20-year reunion will be like, and the choices and decisions that will get you to where you will be. Record your long-term goal, and then create three actions you can make, as you go through life, to help you achieve your personal goal.

My Long-Term (5+ years in the future) Goal:

7 Essential Financial Principles:

1. It all starts with your goals
2. Save money for emergencies
3. Live by the 50/30/20 rule
4. Understand post-secondary education is one of the biggest financial decisions of your life
5. Avoid paying interest and fees to financial companies whenever possible
6. Don't leave money on the table; take advantage of company matching and research the best rates
7. Start saving and investing as early as possible to maximize the financial benefit of compounding

What are 3 actions I can pledge to take to "Get Invested" in my future and meet my personal goals?

- 1.
- 2.
- 3.



Session Evaluation Survey

Thank you for your participation in today's session! We appreciate you taking a couple of minutes to provide your feedback. **Your response is important to us and is completely anonymous.** Your input will help us continue to improve our programs supporting teens on their journey to financial freedom.

How to Complete this Survey

You can access and [complete the survey online here](#). If you prefer, you can complete a hard copy of the survey below, and hand it in to your Schwab facilitator at the end of your session. Either way, please make sure to submit your survey at the close of your session.

Survey Questions

1. What Moneywise America session did you participate in? **(REQUIRED)**
 - a. Get Started: Intro to Money Basics
 - b. Personal Goals and Decision Making
 - c. Session 1.0: Set Money Goals
 - d. Session 2.0: Manage Your Money
 - e. Session 3.0: Master Credit & Debt
 - f. Session 4.0: Plan for the Future
 - g. Session 5.0: Get Invested

2. I feel more confident about my understanding of money and how to manage it. **(REQUIRED)**
 - a. Strongly Agree
 - b. Agree
 - c. No Change
 - d. Disagree
 - e. Strongly Disagree

3. How likely are you to use information from this session to make decisions to help you reach your future financial goals? **(REQUIRED)**
 - a. Highly Likely
 - b. Likely
 - c. Neutral
 - d. Unlikely
 - e. Highly Unlikely

4. I have a clear understanding of the key personal finance topics that were presented during the session. **(REQUIRED)**
- a. Strongly Agree
 - b. Agree
 - c. No Change
 - d. Disagree
 - e. Strongly Disagree

If you selected Disagree or Strongly Disagree for Question 4, please explain specifically what components of the lesson were unclear or confusing.

5. Why is it important for teens to learn about personal finance? **(OPTIONAL)**

6. Is there any other feedback that you'd like to share about the session or the content covered? **(OPTIONAL)**

Thank You

Thank you for taking the time to provide your feedback. We appreciate your input as we continue to support teens on their journey to financial freedom.