



Moneywise  
America



PERSONAL GOALS & DECISION MAKING



Facilitator  
guide



# Facilitator Guide: Table of Contents

I.	Moneywise America Program Overview	1
II.	Session Structure—How it Works	3
III.	Preparation—What You Need to Know in Advance of Your Session	3
IV.	How to Use this Facilitator Guide	4
V.	Facilitator Script	8
VI.	Video Scripts (1&2)	21

# I: MONEYWISE AMERICA PROGRAM OVERVIEW

## ABOUT MONEYWISE AMERICA

Moneywise America (MWA) is an innovative new financial literacy program designed to help level the economic playing field through high-quality financial education for teens across the country, with a focus on reaching youth in under-resourced communities and schools. It encompasses four core components:

- **Training: Internal training for Schwabbies to build their skills and confidence to teach financial literacy to teens.** All MWA volunteers will complete at least 35 minutes of training; for those who are interested, there will be opportunities to complete up to three levels of certification, all at your own pace.
- **Content: Original, proprietary, standards-based financial literacy curriculum designed specifically for use with teens.** MWA content can be used on its own or as a supplement to a community organization's existing financial literacy content.
- **Volunteerism: Trained Schwabbies can utilize MWA content to teach financial literacy in the community or use their training to deliver an organization's existing financial literacy content.** While some Schwabbies may already know where they want to volunteer, we will provide resources and support to help ensure anyone who wants to can get out there and volunteer in their community.
- **Partnerships: Nonprofits and community organizations help us reach teens where they are.** National partners include Boys & Girls Clubs of America, Junior Achievement, and SIFMA Foundation. Locally, Schwabbies will also partner with schools and other teen-serving organizations in their communities.

Moneywise America builds upon Schwab's position and legacy as a national financial literacy leader. For more than three decades, Charles Schwab Foundation has worked to advance financial literacy for people of all ages. Through MWA, Schwab is doubling down on our efforts to reach as many youth as possible with high-quality financial education.

## PARTICIPANT BENEFITS

Moneywise America is critical to Schwab's vision of preparing the next generation to achieve financial freedom. Financial literacy is an essential life skill, one that is especially important for teens, yet there is a stark lack of focus on financial literacy within our mainstream educational systems. Less than half of U.S. states require that students take a course in personal finance in order to graduate from high school, and only five states require that it be a standalone course.

This gap—between the need for quality financial education and access to it—is even more pronounced for teens from under-resourced communities and schools. According to the 2020-2021 [State of Financial Education Report](#), only 7.4% of Black and brown students, and 7.8% of low-income students, have access to a stand-alone personal finance course required for high school graduation.

Moneywise America is part of our effort to help fill that gap. It is designed to help teens develop both **comprehension** of key personal finance concepts and the **skills** to take informed action based on their personal goals and dreams. Participants will benefit from:

- Expertly created content designed to teach teens essential personal finance concepts including goal setting, budgeting and saving, managing money and unexpected costs, responsible credit and debt management, planning for college, and investing.

- A highly engaging and flexible program model designed to meet teens where they are.
- Interaction with impassioned and skilled Schwab volunteers, trained in delivering financial literacy content to a diverse teen audience.
- An enhanced understanding of key financial concepts and actionable takeaways, including how to apply them directly to their lives now in order to help them achieve their goals for the future.

## PRIMARY AUDIENCE

- **Age Range:** MWA content is designed to appeal to teens ages 13-18.
- **Group Size:** 15-30 attendees is ideal to allow full participation in the allotted time.
- **Community Partners:** MWA is designed to be delivered in partnership with teen-facing nonprofit organizations (e.g., Boys & Girls Clubs, Junior Achievement, etc.) and/or local schools.

## PROPRIETARY CONTENT

Moneywise America content includes 22 standards-based individual personal finance sessions, each designed to be used in a modular way.

- Each session\* can act as a stand-alone lesson if you have only one visit with a group of teens.
- Each session can be bundled with other sessions for a more extensive learning experience if you are meeting with the same group of teens multiple times. For information on session bundle recommendations, visit the Content page at *Jumpword*: Moneywise America.

\*Only one session, *Personal Goals & Decision Making*, is never used on its own.

This session, *Personal Goals & Decision Making*, is one of the foundational sessions within the MWA framework.

Moneywise America Content at a Glance				
Foundational Sessions	Get Started: Intro to Money Basics			
	Personal Goals & Decision Making			
Module 1: The Basics	Module 2: Money Management	Module 3: Credit & Debt	Module 4: College & Career Planning	Module 5: Investing
1.0: Set Money Goals	2.0: Manage Your Money	3.0: Master Credit & Debt	4.0: Plan for the Future	5.0: Get Invested
1.1: Budgeting	2.1: Paycheck	3.1: Types of Debt	4.1: Career Path	5.1: Saving & Investing
1.2: Spending	2.2: Financial Products	3.2: Responsible Credit	4.2: Education Costs	5.2: Power of Investing
1.3: Saving	2.3: The Unexpected	3.3: Credit History		5.3: Investing Options
		3.4: Identity Protection		

## II: SESSION STRUCTURE—HOW IT WORKS

Moneywise America content and sessions are developed by expert educators. They are intentionally designed to create a positive learning environment and facilitate an easy flow. There is a consistency to the session structure which builds familiarity and comfort for teens when multiple sessions are used.

The Personal Goals & Decision Making 60-minute session includes the below components, and Section V of this Facilitator Guide offers a detailed script and clear prompts for each.

- **Welcome:** This is where you welcome participants, introduce yourself and establish rapport, including a welcome exercise, reviewing expectations for working collaboratively, and participant reflection related to the learning objectives.
- **Engage:** You will share a video to introduce the main content of the session. Typically, the video will be followed by a guided discussion or an exercise. In addition to the presentation slides, there may be worksheets in the Teen Guide to support the exercises.
- **Explore:** You will introduce a second video to further expand upon and deepen the lesson. Following the video, you will reinforce the learning through a combination of guided discussion, individual, and/or group exercises that will enable participants to apply concepts to their own lives. In addition to the presentation slides, there may be worksheets in the Teen Guide to support the exercises.
- **Wrap-Up:** You will close the session with group and individual reflection on key takeaways. Participants will revisit the same prompt from the beginning of the session and record their updated response. Finally, you will ask participants to complete a brief session evaluation and thank them for participating.

## III: PREPARATION—WHAT YOU NEED TO KNOW IN ADVANCE OF YOUR SESSION

Prior to your session, work together with your Schwabbie co-volunteer(s) to confirm the **WHO**, **WHAT**, **WHERE**, **WHEN** and **WHY**. Doing so will ensure you're fully prepped and ready for a seamless program delivery.

We recommend **a total of two or three volunteers** and the roles can be shared in the following way:

- **Project lead:** delivers content as facilitator and plans the volunteer project with the community organization
- **Engagement lead:** guides the teen engagement process, works the room or monitors chat, may relay questions on behalf of teens if needed, watching for reactions or places where it looks like they are stuck or excited
- **Operations lead:** runs the technology, troubleshoots, and is there to support the overall event to make sure it runs smoothly

If you are delivering a session with two volunteers, we recommend that you combine the project and engagement lead into one role.

- **WHO:** Even though you'll be delivering the program virtually, it's still important for you to understand who will be attending—and how. Will the teens be in-person together, all virtual, or a mix of both? Confirm with your host the demographics of the participants, as well as their ages/grades so you can be intentional in how you're gearing the discussion to a younger or older audience. Are there any key challenges or unique aspects of the student group that you should be aware of? Since your host will be familiar with the group, you'll want to make sure they'll be available throughout the session—even if just through the chat feature—to help keep the students engaged and paying attention.
- **WHAT:** You'll want to make sure you're comfortable with the materials you're presenting prior to your session. Take time to review this entire Facilitator Guide, prepare a few personal or current event stories to use as examples where appropriate, and determine what supplies you'll need for the session, as noted in Section IV of this Guide, and how the teens will receive them.
- **WHERE:** Virtual program delivery brings with it additional considerations on how to best present the materials. First, confirm with your host if they have a preferred technology platform, like Teams, Zoom or WebEx. Then, depending on if the students will be virtual or in person, discuss with your host how to best manage the breakout groups. If they'll be in person, will the host be able to help coordinate? If participants will be virtual, does your technology platform have a breakout group feature?
  - **A/V:** Showing videos on virtual platforms can be tricky—you may experience buffering delays, sound issues, or pixilation. Test the video(s) leading up to the session, and create a backup plan should you experience any issues. Will the host be able to play the video locally, or the teens be able to play on individual devices, even if you must run the rest of the deck remotely? You'll also want to confirm if the students will have A/V capabilities, or if you'll need to rely exclusively on chat. Set expectations up front for how to leverage the chat feature (like using the hand raise function or emojis). We also recommend having a designated Schwabbie volunteer to manage the chat box.
- **WHEN:** Plan to give yourself at least 10-15 minutes to log in to the selected technology platform and troubleshoot any issues prior to your session start time. In the days leading up to the session, work with your host and Schwabbie volunteer partner to do a brief “tech check,” where you can practice running through the slides and playing the video to confirm they can see and hear you.
- **WHY:** It's important for you to understand why the teens are participating. Did they self-select to take this course, or is this a group with mixed interests? Is this part of a larger curricula, or are you being viewed as more of a one-time guest speaker or someone who is introducing the topic that will be explored further over time? Knowing the “why” behind the teens' attendance will help you estimate their potential engagement level, and prep accordingly.

## IV: HOW TO USE THIS FACILITATOR GUIDE

This Facilitator Guide is your step-by-step outline for how to facilitate the Personal Goals & Decision Making session, and includes a script, directions for delivery, and helpful tips and reminders. This Guide is for your own use when preparing for and presenting the session; it is

not to be shared with program participants. Before diving into the Facilitator Script (Section V), read the key information below.

### WHAT YOU WILL NEED FOR THE PERSONAL GOALS & DECISION MAKING SESSION:

- **Facilitator Guide:** Read through this full Guide prior to volunteering so you are prepared and confident before your session. Have a printed copy of this Guide accessible in case of technical difficulties.
- **Presentation Slides:** You will walk program participants through these slides during the session. They work hand in hand with the session outlined in the Facilitator Guide and are key to engaging program participants. In case of technical difficulties, download the presentation slides to your computer and send them to the host beforehand.
- **Video:** This session has one video that corresponds with the lesson activity. This video is embedded in the presentation and can also be found by visiting the Content page at *Jumpword: Moneywise America*. As with the presentation slides, download the video to your computer and send it to the host as a separate file beforehand. Details on when to play the video are included in the Facilitator Script (Section V).
- **Teen Guide:** Session worksheets and handouts should be distributed to program participants prior to the start of the session, either by you or your host. Teens will complete the worksheets during the lesson and keep them as a helpful takeaway. You can find the Teen Guide for this session (including the handouts below) by visiting the Content page at *Jumpword: Moneywise America*.
  - Pre/Post Session Self-Reflection Form
  - My Identity, My Goals Worksheet
  - Making Decisions, Group Scenarios Worksheet
  - Session Evaluation Survey (Note: Teens may complete the survey online using the link at the top of the form and in the presentation. For those who complete hard copies, please collect the surveys at the completion of the session and email responses to [Madison.Burke@Schwab.com](mailto:Madison.Burke@Schwab.com))

### PRE-SESSION CHECKLIST

Details of each session (the **WHO, WHAT, WHERE, WHEN,** and **WHY**) will vary for each facilitator. For a seamless delivery, work together with your host and Schwabbie volunteer partner to make sure you've confirmed the following details. If you have any questions prior to your event, please email [Madison.Burke@Schwab.com](mailto:Madison.Burke@Schwab.com).

<input type="checkbox"/> Confirm Attendees (Ages/Grades of Teens)	<input type="checkbox"/> Confirm Participant Audio, Microphone and Chat Capability with Host (if Teens Will Be in a Computer Lab or Similar Space, Confirm Availability of Headphones)
<input type="checkbox"/> Confirm Interest/Experience Level of Teens	<input type="checkbox"/> Confirm Availability of Breakout Rooms
<input type="checkbox"/> Confirm Role of Host; Exchange Contact Information with Host	<input type="checkbox"/> Confirm Internet Access
<input type="checkbox"/> Confirm if Teens Are Attending in Person, Virtually, or Both and if They Are in a Common Room or Dispersed	<input type="checkbox"/> Brainstorm Personal Examples or Relevant Current Events to Share with Teens

<input type="checkbox"/> Confirm Preferred Presenting Platform (Zoom, Teams, etc.); Ensure Invitation is Created and Sent	<input type="checkbox"/> Conduct “Tech Check” With Your Host and Schwab Volunteer Partner Prior to Session
<input type="checkbox"/> Confirm Who Will Manage the Presenting Platform, Presentation Slides and Video(s) (You or Host)	<input type="checkbox"/> Review Facilitator Guide and Video Script
<input type="checkbox"/> Confirm with Host How Teens Will Receive Materials (Printed Copies or by Email)	<input type="checkbox"/> Log in to Platform 10-15 Minutes Before Session
<input type="checkbox"/> Confirm Role of Each Volunteer, Including Who Will Manage the Chat	<input type="checkbox"/> Remember to Have Your Cell Phone Handy to Help Track Time

## VOLUNTEER GUIDANCE—ENGAGING YOUR TEEN AUDIENCE

This Guide includes a script for your session and ideas for introductions. For more comprehensive information on working with students of different backgrounds and abilities, and group facilitation techniques, refer back to your Employee Training Modules.

- **Personalize the Session:** Personalize the session by including real-life examples and stories. Try to make examples relatable to the teens; for example, speaking about retirement or goals 20 years from now may not resonate as much as saving \$100 a week from a summer job. It may be hard for teens to conceptualize past a few years in the future.
- **Don’t Move Too Quickly:** Leave teens enough time to properly think through questions by taking pauses and stopping the video where necessary. Take breaks and allow for questions to ensure teens are following along with the session. And remember, silence in the group doesn’t necessarily signal disengagement—participants may be processing the information/concepts they’re hearing about.
- **Gauge the Personality of the Group:** For example, if the group is energetic, calling on people may be appropriate and an efficient way to encourage participation, but if the group is shy this may seem intimidating. Consider having the teens briefly practice using chat reactions such as raising hands to encourage engagement during the session.
- **Engage the Host:** Allow the host to assist, as they may know methods for engaging their groups.
- **Meet Teens Where They Are:** Remember, teens aren’t used to talking about financial concepts the way you and your colleagues, or even other adults might be. Use basic language and avoid complex financial, educational and/or Schwab-specific terminology that may confuse participants. Also be sure to present financial services and concepts objectively—do not “sell” Schwab to teens.
- **Use Proper Pronouns:** To personalize the experience and avoid accidentally offending someone by assuming gender identity, have the host ask each participant to add their preferred pronouns next to their name. Consider including your pronouns on your nametag as well to show inclusiveness.

Most importantly, remember to smile, use eye contact, and be friendly and conversational throughout the activity. Don’t forget to look into the camera!



## SESSION ADAPTATIONS

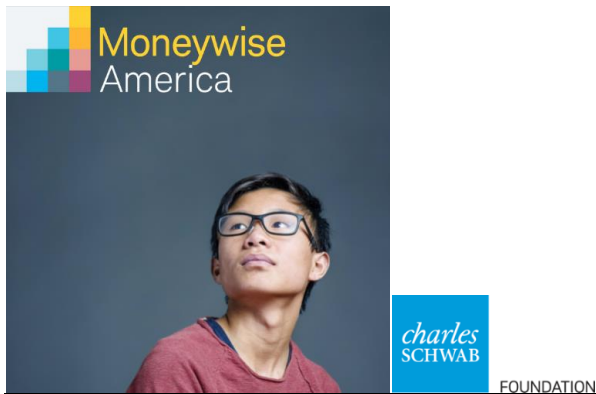
We all know that technology isn't foolproof; things happen! If challenges arise while facilitating, try not to stress. Be flexible and adapt, as best you can, by continuing to deliver the session. Here are some ideas for addressing potential hiccups:

- **Video Issues:** As noted above, it is best to have the video available in a few formats. While the video will be embedded in the presentation, also download it to your computer before the event and send it to the host ahead of time. If the video does not play on the device you're delivering the program on, have the host try to play the video. Prepare for the worst by coming with the session's video script (Section VI of this Guide) so you can summarize the concepts if needed. Don't spend too much time fussing with the video; if it doesn't work, read the script and move on to the next activity.
- **No Breakout Group Availability:** If breakout groups are not available on your virtual platform, do the activities together as one big group, encouraging participation from everyone. Or, get creative! Choose a way to "split" the group into teams without breakout rooms. For example, "if your birthday is between January-March, you're team A. What would everyone on team A choose for this question?"

## SHARE YOUR EXPERIENCE

We are proud of our Schwab volunteers for empowering the next generation with financial literacy skills through Moneywise America. As we continuously enhance this program, we want to hear from you about your volunteer experience. Following your session, please consider doing the following:

- Share your volunteer feedback by visiting *Jumpword: Moneywise America* and navigating to the Quicklinks section
- Join the conversation on the Moneywise America Teams channel
- Post on social media (*Jumpword: Schwab4Good*)



# *Personal Goals & Decision Making*

### Session Overview

The purpose of this session is to help participants understand that your identity, your interests, and your experiences can all influence your personal goals and the decisions you make when working towards those goals. Participants are introduced to the concept of building an identity, including the details, traits, and characteristics that make up an individual's identity.

The first video will introduce the teen characters: from their likes and dislikes, interests, and hobbies, to their educational and professional aspirations and dreams. Participants will see examples of the short-, medium-, and long-term goals each character has set for themselves. These examples will help participants describe and develop their own identity and set a long-term personal goal.

The second video will introduce participants to a 5-step decision-making process, and illustrate how decision making relates to each character's personal goals and the connection to money. In groups, participants will practice using the decision-making steps to work through a specific financial scenario and present their choices to the whole group. Individually, participants will be asked to write down their short-, medium-, and long-term goals in the format of a vision board to visualize their aspirations and future.

#### Take Away:

Participants should take away the understanding that the goals they set are derived from their unique identity: who they are and who they hope to be, including their interests and a multitude of other details. Knowing and developing who you are leads to where you want to be; and your ability to make decisions, especially about money, is an important part of getting there.

# Session Outline: Virtual Delivery



## Notes to the Facilitator:

- Remember this is a guide, personalize your talking points so it doesn't feel like you're just reading to the participants.
- Be relatable! You're talking to teens so try not to use too much "industry" language.
- Remember not to push Schwab on the participants when talking about financial institutions or brokerage firms. Always say "through Schwab or similar companies, you can do XYZ."
- If you're meeting with the same group of teens multiple times, you can skip the "Collaborate" section after your first session.

## Welcome

- Welcome: Community Circle Exercise 5 minutes
- Collaborate 2 minutes
- Pre-Session Self-Reflection 4 minutes
- Objectives 2 minutes

## Engage

- Personal Goals & Decision Making: Video 1 5 minutes
- Practice: My Identity, My Goals Worksheet 7 minutes

## Explore

- Personal Goals & Decision Making: Video 2 8 minutes
- Practice: Making Decisions Group Scenario Worksheet 12 minutes
- Create: Vision Board Exercise 10 minutes

## Wrap-Up

- Post-Session Self-Reflection & Evaluation 4 minutes
- Close 1 minute

Total:  
60 minutes

## Materials Needed

### Facilitator

- **Presentation slides** (PPT)
- **Facilitator Guide** (PDF); printed copy of this document; includes:
  - Video Scripts 1 & 2
- **Videos 1 & 2** (these are embedded in the presentation slides, but you may want to download as back-up)

### For Participants

- **Teen Guide** (PDF), includes:
  - Pre/Post Session Self-Reflection Form
  - My Identity, My Goals Worksheet
  - Making Decisions, Group Scenarios Worksheet
  - Session Evaluation Survey
- **Vision Board supplies:** participants should be prepared to use either online presentation software (e.g., PowerPoint or Google Slides) or basic art supplies, such as paper, markers, magazine clippings, scissors, and glue



# WELCOME

## Notes to the Facilitator:

*Community Circle is a practice designed to develop trusting relationships and positive connections. It encourages engagement and authentic dialogue and distributes power relationships so that all have equal weight in group dynamics.*

*In a virtual environment, use a “raised hand” (an option in WebEx) and have participants verbally select who they would like to “hand off” to.*

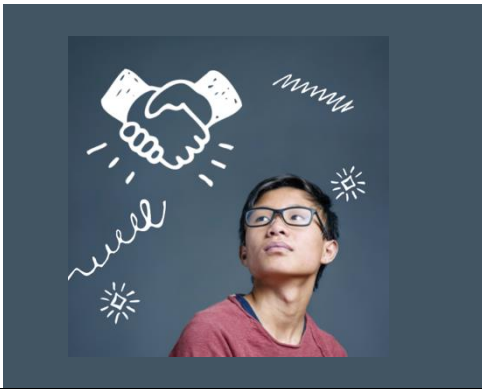


Facilitation: **Welcome**  
5 minutes (Slides 2-4)

As participants join the session, greet them by introducing yourself. Take 5 minutes to guide participants through “Community Circle.” If participants are in a room together, have them sit or stand in a circle, and provide them with the following directions:

- *“Good morning/afternoon. My name is \_\_\_\_\_ and I’m from Charles Schwab and I’m a Moneywise America volunteer. My job is \_\_\_\_\_ and I’m here today to start the conversation about how you see your future and your personal goals. Before we dive in, let’s start with a Community Circle. **(ADVANCE TO SLIDE 3)** The way it works is that each person takes a turn completing a statement as we listen attentively. Whoever begins can choose the next person to hand off to. **(ADVANCE TO SLIDE 4)** The statement for you to complete is: **People may not know, but one thing I’m really good at is \_\_\_\_\_ ... Who would like to go first?**”*

After everyone takes a turn sharing, transition to Collaborate, SLIDE 5



# Collaborate

## Notes to the Facilitator:

*Setting norms within a group is essential to establish the expected behaviors of group members. As participants will be working collaboratively and cooperatively with both you and each other, the “4 Ps” are designed to promote the development of mutual respect and a collaborative spirit.*

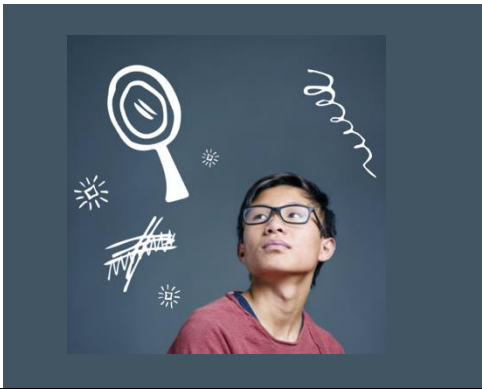


Facilitation: **Collaborate**  
2 minutes (Slide 5)

Present participants with the group norms of collaboration, elaborating if needed.

- *“We will be working together as a group, so here are some guidelines that we can follow to help us succeed in our work together. Can I get a volunteer to help me read through the ‘4 Ps’?”*
  1. *Posing questions–If you’re unsure, ask! It’s the best way to learn.*
  2. *Putting ideas on the table–Sharing your ideas helps us all learn.*
  3. *Paying attention to self and others–Being attentive shows respect and encourages curiosity.*
  4. *Presuming positive intentions–Start with the assumption that people mean well–it will make us better listeners and communicators.”*

Thank the participants who volunteered, by name, and transition to the Pre-Session Self-Reflection, SLIDE 6



## Pre-Session Self-Reflection

### Notes to the Facilitator:

Participants will use the Pre/Post Self-Reflection Form (found in their Teen Guide) twice during the session. Here, they will be asked to respond briefly to a prompt before the lesson begins. Towards the end of the session, they will be asked to respond to the same prompt. This will help reinforce key lessons and how they apply to their lives.

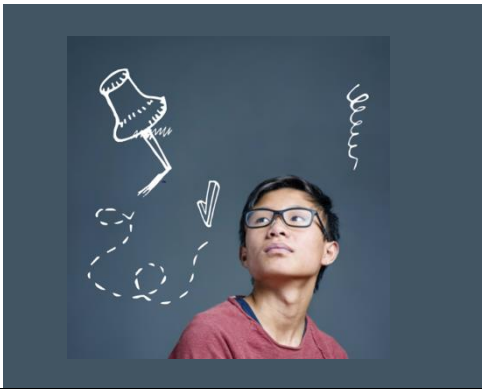


Facilitation: [Pre-Session Self-Reflection](#)  
4 minutes (Slides 6-7)

Have participants access the **Pre/Post Self-Reflection Form** and give directions for completion:

- *“Before we get started, I have a question that I’d like you to respond to. Once you access the Pre/Post Self-Reflection Form, please write a sentence or two to respond to this question. Don’t worry about writing a long paragraph, just focus on getting your general thoughts or ideas down in 1 to 2 sentences.*
- **(ADVANCE TO SLIDE 7)** *How do I make financial decisions and how does this process help me reach my goals? Take a moment to think about this question and let me know if you have any questions. Hold on to this form, as we will revisit this same question at the end of today’s learning experience.”*

Transition to Objectives, SLIDE 8



# Objectives

## Notes to the Facilitator:

*Learning objectives help provide a roadmap for the participants and give purpose to the learning.*

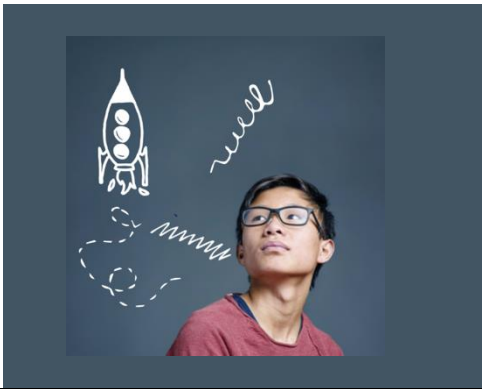


Facilitation: **Objectives**  
2 minutes (Slide 8)

Explain learning objectives to participants:

- *“Today during our session, you will be able to:*
  - *Understand how to identify the components of your identity*
  - *Learn how to set personal and financial goals*
  - *Learn the 5-step decision-making process*
  - *Understand how your decisions impact your ability to reach your personal goals.”*

Transition to show Personal Goals & Decision Making: Video 1,  
SLIDE 9



## **ENGAGE:** **Personal Goals & Decision Making: Video 1**

### **Notes to the Facilitator:**

*Providing participants with a short introduction to the video will help set the stage for how they view the video.*

*This video shows the teen characters defining the details that describe their identities, including their interests and goals. The ending poses the question back to the participants, asking them about what makes up their identity, and to describe their personal goals.*



Facilitation: [Engage: Video 1](#)  
[5 minutes](#) (Slides 9-10)

Before showing **Personal Goals & Decision Making: Video 1**, prompt participants with the following:

- *“I’m going to introduce you to some teens who are going to help me, help you. You’re going to meet Maya, Eddie, and Cameron, a group of friends with different interests, goals, and ideas for their future. As you watch them introduce themselves, think about the details or qualities that make them stand out from one another, or that you may have in common with them.”*  
**(ADVANCE TO SLIDE 10, play Personal Goals & Decision Making: Video 1)**

**Transition to SLIDE 11 and have participants access the My Identity, My Goals Worksheet**





## Practice: My Identity, My Goals

### Notes to the Facilitator:

This part of the session will work in two parts. First participants will work on the My Identity, My Goals Worksheet completing Part 1, and then Part 2.

#### Part 1: My Identity:

Consider giving participants a few personal examples of your identity in a similar way to the iceberg example. Point out what people can see on the outside, then give examples of various internal characteristics or personality traits you have.

#### Part 2: My Goals:

Consider giving participants personal examples of the goals you had for yourself at a similar age, or even a bit older.



Facilitation: **Practice**  
**7 minutes (Slides 11-12)**

Have participants access the **My Identity, My Goals Worksheet** from the Teen Guide and introduce the directions for Part 1: My Identity:

- “On the **My Identity, My Goals Worksheet** you will begin with Part 1: My Identity. Place your name on the horizon line. Think about your identity like it’s an iceberg. There are parts that are “visible” to others, how they would see or describe you—that’s the part of an iceberg you can see above water. Write those characteristics above the horizon line. Next, think about the parts of your identity that people may not see, know, or realize about you. Those are under the surface—like most of an iceberg, and they’re often even more important than what’s visible. Think about the way you see yourself, your personality traits, and things about you that others don’t see and list them below the horizon line. For additional ideas, look at the box at the top of the handout.

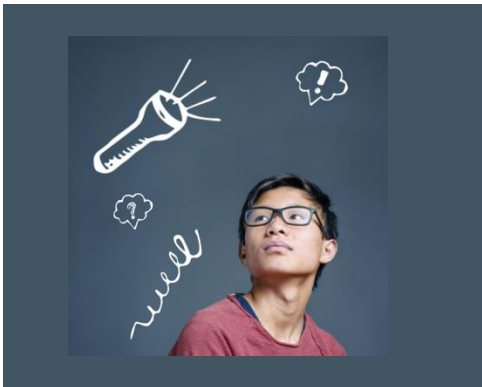
**(Provide participants with 5 minutes of independent work time, then ADVANCE TO SLIDE 12)**

Call for attention from the group and introduce the directions for Part 2: My Goals:

- “If you’re not all the way finished, it’s ok. Let’s move to Part 2: My Goals. What characteristics on your identity chart inspire what you do and who you want to be? Like in the video, think about what you **WANT** to do, or what you **WILL** be. Use those thoughts and ideas to write down a long-term personal goal at the bottom of the page.”

**(Provide participants 2 minutes of independent work time)**

Transition to show **Personal Goals & Decision Making: Video 2, SLIDE 13**



## EXPLORE: Personal Goals & Decision Making: Video 2

### Notes to the Facilitator:

Video 2 will revisit the teen characters and introduce a 5-step process for decision making to help reach and achieve goals. The characters will go through a specific example of how to use the decision-making process, layering on a financial context. This connection is important to emphasize as a starting point for financial literacy.



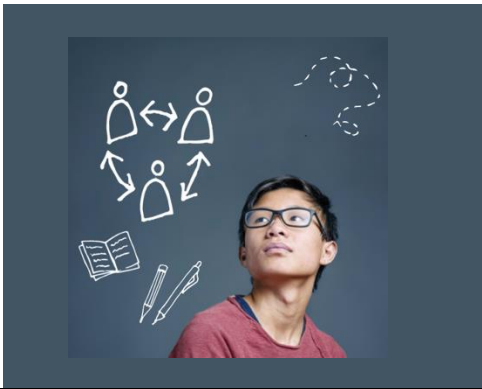
Facilitation: [Explore: Video 2](#)  
8 minutes (Slides 13-14)

Call for attention from the group to show **Personal Goals & Decision Making: Video 2**. This explains the steps in the decision-making process, and how these steps connect to reaching personal and financial goals. Before showing the video, prompt participants with the following:

- *“Let’s go back to Maya, Cameron, and Eddie. We understand what types of goals they have set for themselves. Now we’re ready to level up with decision making. To achieve your personal goals, you have to make decisions that support your goals. These decisions are often financial decisions, which require some extra time and thought—and often trade-offs—to make sure they’ll help you reach your goals.”*

**(ADVANCE TO SLIDE 14, play Personal Goals & Decision Making: Video 2)**

**Transition to SLIDE 15. Have participants access the Making Decisions, Group Scenarios Worksheet. Prepare to assign participants into four small groups based on scenarios A-D**



## Practice: Making Decisions

### Notes to the Facilitator:

Split participants into four groups and assign each group one of the scenarios, where they have to make a financial decision. Scenarios, labeled A-D, are on the second page of the worksheet.

After reading through their scenario, participants will talk through each step of the decision-making process with their group members, using the worksheet as a guide. Based on the discussion, participants should record their responses to each prompt on their worksheet.

Make sure to read through the scenarios and be ready to assist participants with questions they may have.

Consider asking groups to select a member to share prior to starting the share out to lower the pressure of being put on the spot.

*\*If creating small groups is not feasible, work through each scenario as a whole group.*



Facilitation: **Practice: Making Decisions, Group Scenarios**

12 minutes (Slide 15)

Introduce the **Making Decisions, Group Scenarios Worksheet** and activity:

- *“Just like Maya used the decision-making process to choose between a summer trip and a summer internship, your group will be presented with a typical financial scenario that requires a decision to be made. In your group, you will read through your assigned scenario. With your group members, talk through each prompt in the steps of the decision-making process and record your ideas. The “you” in these scenarios is you; if the person’s goals and priorities are unclear, use your own. Write down your group’s final decision and rationale. We will come back together as a whole group to share.”*

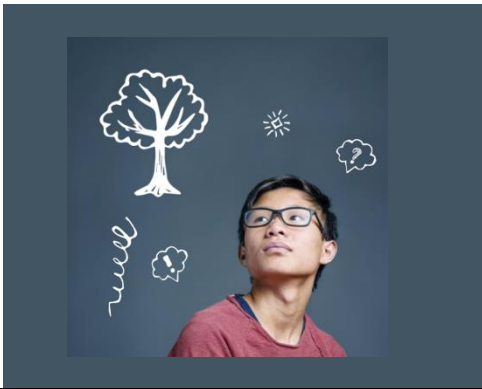
**(Assign participants to one of the four groups and give each group a different scenario. Provide 6 minutes of collaborative work time.)**

End the small groups and bring participants back in the whole group setting. Invite each small group to present their scenario, decision, and rationale for their choices to the whole group:

- *“Let’s look at how you were able to go through the steps of decision making. We will start with Scenario A and work our way down through Scenario D.*

**(Provide 6 minutes for groups to share out.)**

**Transition to SLIDE 16, Create: Vision Board**



## Create: Vision Board

### Notes to the Facilitator:

*The Vision Board is an activity designed to help participants: affirm their dreams and ambitions; and visualize and focus on one or more specific aspirations.*

*The rules are that there are no rules when creating a vision board. It is up to each individual how they want to arrange their vision. Participants can use digital or paper versions, and include text, color, pictures, images, and/or quotes to help goals and aspirations come to life.*

### Sharing Vision Board Progress

*If any participants share, respond by asking what inspired their work on one of the three goals. Next, be sure to link back to the concept of money and the decision-making process with the following prompt:*

- *“Now that you’ve outlined some of your goals, you can keep them in mind as you make decisions on how you earn, spend, save, and manage money.”*



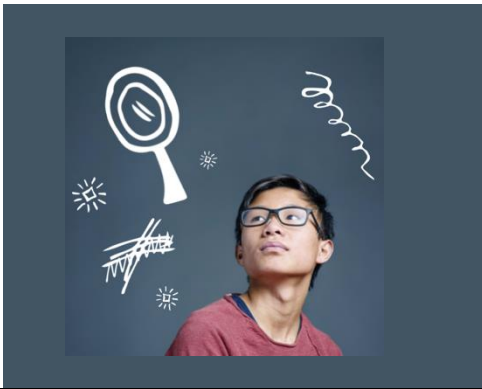
**Facilitation: Create: Vision Board**  
**10 minutes (Slides 16-18)**

Participants will now create a vision board to elaborate on their goals. Participants may use presentation software (e.g., PowerPoint or Google Slides) or create a hand-drawn/created version (using paper, markers, magazine clippings, etc.).

- *“We’ve talked about our identities, set goals, and practiced making decisions. Now we are going to bring it together by making a vision board. This is a collection of pictures, text, and other items to help you visualize and focus on one or more of your aspirations. There are no set rules...it’s up to you how you want to arrange your board. If need a moment to get any art supplies you have on hand, now is a good time. If you would rather create a digital version, you can use presentation software like PowerPoint or Google Slides.*
- *The primary focus will be 3 goals you have: a short-, medium-, and long-term goal. Your long-term goal can be the one from your handout, or it can be something different. Generally, short-term goals refer to the near future, usually within a year (buying a computer or taking a trip). Medium-term goals can be within 5 years (getting a car or starting college), and long-term goals take longer to achieve, 5 years or more (such as buying a house or starting a new career). Short- and medium- term goals often are often interconnected and help achieve your long-term goal.”*
- *You can include images, pictures, text, and even quotes to bring these three goals to life. Remember, one option is to use paper to draw and design your vision board, or presentation software. Let’s look at some examples.”*

**(Show examples, SLIDES 17-18, and provide 6 minutes for independent work time. If there are participants who would like to share their progress after 6 minutes, allow them the time and space to share.)**

**Transition to Wrap-Up, SLIDE 19**



## *WRAP-UP: Post-Session Self-Reflection & Evaluation*

### Notes to the Facilitator:

Participants will complete the rest of the Pre/Post Self-Reflection Form by answering the same question posed in the beginning of the session. If participants ask why they are answering the same question, prompt them by asking if there are any new understandings or perspectives they could add to their original response.

After completing the Self-Reflection, participants should follow the link/QR code on the slide to complete a brief session evaluation.



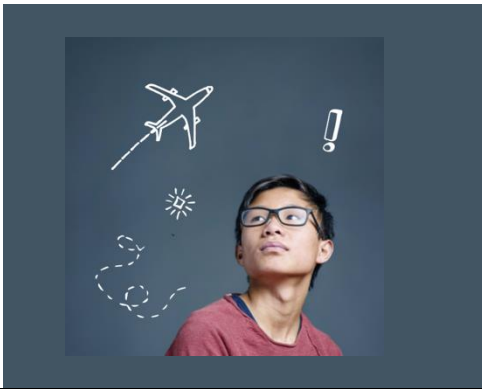
Facilitation: **Post Session Self-Reflection & Evaluation**

4 minutes (Slides 19-20)

Advance quickly from SLIDE 19 to SLIDE 20. Have participants access their Pre/Post Self-Reflection Form.

- *“Before we end our time together, I want you to go back to the very first question that I asked you: **How do I make financial decisions and how does this process help me reach my goals?** Take a moment to think about how you would respond to this question after the information and activities from this session. You can write a sentence or two to respond to this question.*
- *When you are finished, please go to the evaluation link provided to complete a very brief survey on your experience with this session.”*

Transition to Close, SLIDE 20



## Close

### Notes to the Facilitator:

*This part of the session provides closure to participants' learning experience. It gives a last opportunity to connect the participants to the content through a personal reason or anecdote from the facilitator related to the significance of understanding one's identity, setting goals, and making decisions to achieve those goals.*



Facilitation: **Close**  
**1 minute (Slide 20)**

Thank participants for their time, attention, and engagement.

### Single Session Closing:

- *“Before I leave, I want to thank you for your time today. Helping you consider your identity and goals, the decisions you make to achieve those goals, and the financial impact of those decisions is important to me because... [offer a personal reason here, e.g. ‘I wish I’d had this information when I was your age, so I’m really happy to be able to provide it to you,’ or ‘I help adults set goals to manage their money all day long, and it’s great to be working with the next generation.’]”*
- *I appreciated listening to your ideas and seeing the way you collaborated with one another. So once again, thank you.”*

### Alternate Closing, if coming back for additional sessions:

- *“Before I leave, I want to thank you for your time today. Helping you consider your identity and goals, the decisions you make to achieve those goals, and the financial impact of those decisions is important to me because... [offer a personal reason here, e.g. ‘I wish I’d had this information when I was your age, so I’m really happy to be able to provide it to you,’ or ‘I help adults set goals to manage their money all day long, and it’s great to be working with the next generation.’]”*
- *I appreciated listening to your ideas and seeing the way you collaborated with one another. When I come back, I look forward to sharing more about how the decisions we make around money help us achieve our personal goals.”*

## VI: VIDEO SCRIPTS (1&2)

### Personal Goals & Decision Making: Video 1 Talking Points

#### *“I Am, I Want, I Will”*

- In this video, Cameron, Maya, and Eddie discuss the concept of personal identity: the beliefs, personality, likes, dislikes, experiences, education, and physical characteristics that make each person unique.
- Cameron explains what an identity is using Dr. Martin Luther King Jr. as an example—he was an activist and civil rights leader, black male, Baptist, Georgia native, college graduate and doctor of theology, a pastor, husband, and father.
- The three teens then share their own personal identities.
- Maya identifies as being 16 years old, biracial, independent, confident, and passionate about music, travel, and fashion.
- Eddie shares that he is 15 years old, the grandson of Mexican immigrants, creative, helpful, loves building things, wants to be the first person in his family to go to college, and wants to one day buy a house for his mom.
- Cameron lists that he is 17 years old, African American, the youngest of 3 children, caring, studious, and that he wants to get a part time job, go to college, and be a biologist when he grows up.
- Maya then explains how identity plays into short-term and long-term personal goals, using Eddie and Cameron’s identities as examples. Cameron has a short-term goal, or something he wants to accomplish in the near future, of getting a part time job. Eddie has a long-term goal, or something he wants to accomplish in the more distant future, of buying a house for his mom.
- The video closes with Eddie reminding us that the great thing about goals is that you’re in charge of choosing them, changing them, and making the plan for how to achieve them.

## Personal Goals & Decision Making: Video 2 Talking Points

### *“Making Decisions”*

- In this video, Cameron, Maya, and Eddie explore the 5 steps for making informed decisions, then look at a decision Maya is making to see how the steps all come together.
- Step 1: Identify the Decision. The first step to decision making is identifying that there is a decision to be made in the first place. Realizing that you need to make a decision brings awareness to the situation and gets the ball rolling.
- Step 2: Gather Information. The next step is to be aware of the information you need to make your decision and go over it. This can be internal information seeking, such as a reflection on past experiences. Or this can be external information seeking, such as accessing online, *credible* sources.
- Step 3: Identify Other Options. The third step is to identify other options or paths of action. It is important to determine multiple possibilities before making a decision.
- Step 4: Weigh the Evidence. Once you have identified other possible options, it is time to weigh the pros and cons of each choice. As you go through this thought process, always keep in mind your goal and ask yourself: would this decision help me reach my goal or not?
- Step 5: Choose the Best Option. Select the best option to help you reach your goal, and sometimes this can be a combination of options you brainstormed.
- The three teens then use the 5 step process to help Maya make a decision about her summer plans.
- First, Maya *identifies the decision* she is making. She shares that she is deciding between going on a community service trip to El Salvador or taking an internship in Fashion Marketing. Both options support her personal goals: to travel, and to work in fashion marketing.
- Next Maya *gathers information* on her options, including the cost and length of the service trip, and how competitive the internship process is.
- Maya then *identifies other options*: she can go on the trip to El Salvador, stay home and intern, or potentially do both if timing allows.
- Next, Maya *weighs the evidence* and examines the pros and cons of her options. If she goes on the trip she'll get to travel, meet new people, and help others, but it costs money. If she does the internship, she'll get job experience in fashion marketing and make connections in the fashion industry, but she won't be able to travel.
- Finally, Maya *chooses the best option*. Keeping her long-term goals in mind, Maya chooses the internship.
- The video closes with Cameron reminding Maya that we'll face many decision points throughout our lives that will influence our ability to reach our goals. When faced with tough decisions, these 5 steps can help us make the right choice.