



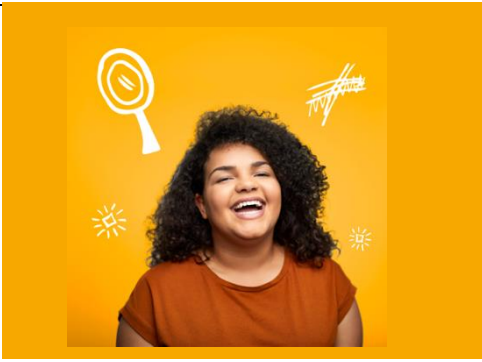
Moneywise
America™



SAVING AND INVESTING

*The difference
between saving and
investing and when
to use each strategy.*

*Teen
guide*



Pre/Post Self-Reflection

First Name: _____

Age: _____



Pre-Session

Before beginning the session “Saving and Investing,” please respond to the following question:

How do I determine when to save and invest, and how will that help me reach my personal goals?



Post-Session

After finishing the session “Saving and Investing,” please respond to the following question:

How do I determine when to save and invest, and how will that help me reach my personal goals?



Eddie's Saving and Investing Timeline

Directions: Examine Eddie's short-, medium-, and long-term goals at different points in his life. For each goal, indicate if Eddie should save or invest for this goal. Explain your reasoning for each choice.

 Goal	Age When Setting the Goal	Time To Save/Invest Before Funds Are Needed	Should Eddie Save or Invest?	Explain why Eddie should save or invest and if a specific type of account would be helpful.
Buy a laptop 	16	Within a Year		
Attend & pay for college 	16	2 Years		
Start a business 	16	7 Years		
Buy mom a house 	20	15 Years		
Retirement 	22	43 Years		
Pay taxes on the sale of a property 	28	1 Year		
Take an Overseas Vacation 	30	2 Years		



My Saving and Investing Timeline

Directions: Keep in mind the goals you brainstormed during the welcome activity and list your short-, medium- and long-term goals and time frames in the chart. Decide if you should save or invest for each goal and explain your choice.

Suggested Goal Categories (feel free to expand and adapt to your own goals)

Education

Home
Ownership


Retirement

Vacations

New Car

Starting a
business

Family

 Goal	Age When Setting the Goal	Time To Save/Invest Before Funds Are Needed	Decision: Save or invest?	Explain why YOU should save or invest. If a specific type of account would be helpful, include it here.
	___	___ Months		
	___	___ Months		
	___	___ Years		
	___	___ Years		
	___	___ Years		



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.