

Example of a completed worksheet:

Strengths, Gifts, & Capacities
I have a great memory. I am good with numbers. I have a great sense of humor. I keep organized records. I am always on time for appointments. I am very good with animals. I stay active and am on three committees.

Step 4: Financial Dreams & Goals (5-7 minutes)

Assist the participants with completing their *Financial Dream/Goal* worksheets. Ask the participants to picture their lives in 5-10 years and imagine what they would like to have by then. Encourage them to dream big with no barriers. Emphasize focusing on big, long-term goals and dreams. Encourage conversations and brainstorming between participants. Allow 5-7 minutes per person.

Example of a completed worksheet:

My Financial Dreams/Goals
I have a full-time job in an office. I own a nice house in a good neighborhood. I have my own dog. I have a good car. I plan trips to Hawaii and the Bahamas. I have a credit card in my own name. I have at least \$5000.00 in savings. I have a good retirement plan. I go out to eat at a nice restaurant at least twice a month. I have a hot tub.

Step 5: Life One Year from Now (5-7 minutes)

While keeping in mind their long-term financial goals, ask the participants to imagine what their life will be like in one year by filling out the *One Year from Now* worksheet in the Student Guide. *Where will they live? Where will they be working? Do they have money in savings?*

Emphasize that in one year from now, participants will be one year closer to their financial dreams. This exercise is to imagine shorter-term goals that will help participants achieve their long-term goals laid out in the previous worksheet. Encourage conversation between participants. Allow 5-7 minutes for each participant.