

Implementation Outline

Unit One: My Life Right Now: How Do Today's Decisions Impact My Future?	
Session One: Goals	What Are My Dreams for My Future?
Session Two: Group Agreements	How Do I Want to Feel in My Money Matters Group?
Session Three: Wants versus Needs	How Do I Prioritize What I Spend?
Session Four: Budgeting	How Does Budgeting Help Me Reach My Goals?
Session Five: Saving	How Does Saving Help Me Reach My Goals?
Session Six: Spending and Consumerism	How Does It Help to Understand Why I Spend Money?
Session Seven: Debt	How Does Managing Debt Help Me Reach My Goals?
Session Eight: Identity Protection	How Can I Protect My Identity?
Session Nine: Savings Creators	How Can I Help Others Reach Their Goals?
Unit Two: My Life After High School: How Do I Keep Working Toward My Dreams?	
Session One: Post-Secondary	How Do My Postsecondary Choices Impact My Goals?
Session Two: Paying for Post-Secondary	How Do Postsecondary Costs Impact My Goals?
Session Three: Paychecks	How Do Paycheck Deductions Impact My Goals?
Session Four: Credit	How Does Using Credit Wisely Help Me Reach My Goals?
Session Five: Investing	How Can Investing Help Me Reach My Goals?
Session Six: How Can I Help Others Manage Debt	How Can I Help Others Manage Debt?

Reality Store Experience	
<i>Note: Reality Store materials are available at BGCA.net/MoneyMatters</i>	
Session One: Reality Store	Reality Store Planning
Session Two: Reality Store	Reality Store Experience
Session Three: Reality Store	Reality Store Reflection
Unit Three: My Life in My 20s and Beyond: How Do I Stay on The Path to My Life Goals?	
Session One: Credit Scores	How Does My Credit Score Affect My Financial Future?
Session Two: Risk Management	How Can I Manage Financial Risks to Reach My Goals?
Session Three: Alternative Financial Products	What Financial Products Will Help Me Reach My Goals?
Session Four: Retirement	What Can I Do to Prepare for the Long Term?
Session Five: Life at 30	How Do My Financial Decisions Impact My Future Self?
Session Six: Financial Decision Making	How Can I Handle the Unexpected?
Session Seven: Review and Reflection	My Future Time Capsule Revisited