

**Teen Personal Finance Guide: My Future Self Form**

# My Future Self Form

Accomplishing what you want for your future requires setting goals. Before moving through the Money Matters program, set your personal goals then build financial goals that help you achieve them.

## MY PERSONAL GOALS FOR THE FUTURE

**Short-Term (up to a year)**

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**Mid-Term (within five years)**

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**Long-Term (five years or more)**

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## MY FINANCIAL GOALS FOR THE FUTURE

**Short-Term (up to a year)**

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**Mid-Term (within five years)**

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**Long-Term (five years or more)**

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# Unit 1: My Life Right Now

## How Do Today's Decisions Impact My Future?

### UNIT 1, SESSION 3

How does prioritizing my spending help me reach my goals?

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List any changes you want to make to your spending decisions to reach your goals.

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### UNIT 1, SESSION 4

How does budgeting help me reach my goals?

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List any changes you want to make to your budgeting behaviors to reach your goals:

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### UNIT 1, SESSION 5

How does saving help me reach my goals?

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List any changes you want to make to your savings habits to reach your goals:

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### UNIT 1, SESSION 6

How does understanding why I spend money help me reach my goals?

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List any changes you want to make to understand the influences on your purchase decisions to better reach your goals:

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### UNIT 1, SESSION 7

How does managing debt help me reach my goals?

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List any changes you want to make to managing debt to better reach your goals:

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### UNIT 1, SESSION 8

How does engaging in behaviors to protect my identity help me reach my goals?

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List any changes you want to make to protect your identity so you can better reach your goals:

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# Unit 2: My Life After High School

## How Do I Keep Working Toward My Dreams?

### UNIT 2, SESSION 1

How do my postsecondary choices help me reach my goals?

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List any changes you want to make so that your postsecondary choices help you reach your goals:

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### UNIT 2, SESSION 2

How does postsecondary spending help me reach my goals?

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List any changes you want to make to manage postsecondary costs to help you reach your goals:

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### UNIT 2, SESSION 3

How does understanding my paycheck impact my earnings and help me reach my goals?

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List any changes you want to make in your voluntary deductions to reach your goals:

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### UNIT 2, SESSION 4

How can using debt in the right ways and managing my credit help me reach my goals?

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List any changes you want to make to manage debt and protect your credit to reach your goals:

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### UNIT 2, SESSION 5

How do saving and investing help me reach my goals?

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List any changes you want to make to your saving and/or investing strategies to reach your goals:

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# Reality Store

This simulation offers you the opportunity to apply what you've learned in Money Matters to real life decisions that you'll make in your 20s. Juggling income and expenses, you'll experience financial opportunities and missteps to learn the right kinds of steps you can take in your own life.

## REALITY STORE REFLECTION

If you participated in Reality Store, answer the following questions.

**Does my selected career, family size, housing decisions, desired savings levels and budget help me reach my goals?**

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**How does what I learned in Reality Store help me reach my goals?**

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**List any changes you want to make about these types of decisions to better reach your goals:**

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# Unit 3: My Life in My 20s and Beyond

## How Do I Stay on the Path to My Life Goals?

### UNIT 3, SESSION 1

How does my credit score impact what I can do with my money? How does it affect my life and help me reach my goals?

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List any changes you want to make to ensure your credit reputation helps, rather than hurts, your ability to meet your goals:

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### UNIT 3, SESSION 2

How does having insurance help me to reach my goals?

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List any changes in how you'll use insurance to help reach your goals:

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### UNIT 3, SESSION 3

Which financial products will best help me reach my future goals?

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List any changes you'll make to the financial products that you will use to reach your goals:

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**UNIT 3, SESSION 4**

How do saving and investing for my retirement help me reach my goals?

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List any changes you want to make in saving and investing strategies for retirement to reach your goals:

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**UNIT 3, SESSION 5**

How does managing financial decisions help you reach your goals?

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What are the top three financial areas you will focus on in the next year to achieve your goals (e.g., starting an emergency fund, borrowing less from friends and family, cutting down on spending for wants, etc.)?

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List any changes you want to make to your financial decisions to reach your goals:

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**UNIT 3, SESSION 6**

How does planning for unexpected situations help me reach my goals?

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List any changes you want to make to plan for the unexpected to reach your goals:

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### UNIT 3, SESSION 7

#### Conclusion of Your Money Matters: My Future Self Experience

Think about your overall Money Matters experience. Review the goals that you put in the time capsule at the beginning of Money Matters:

Are there any changes you want to make to your goals after learning how money management impacts your goals?

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What final adjustments do you want to make to achieve your goals?

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What behaviors do you need to stop or start doing to ensure you will reach:

**Your personal goals?**

Stop: \_\_\_\_\_

Start: \_\_\_\_\_

**Your financial goals?**

Stop: \_\_\_\_\_

Start: \_\_\_\_\_

**Your career goals?**

Stop: \_\_\_\_\_

Start: \_\_\_\_\_

What will you do to remind yourself to stay on track to reach your goals?

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