

# Building Your Financial House

Set the Foundation of Your Future



Module 1  
**Invest in Yourself**  
Ex-Offender Reentry  
Participant Guide



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# Self-Assessment and Track Your Progress

ID   
(email address)

**Congratulations!** You are on your way to Building Your Financial House! Use this form to identify key ideas, practices, and the progress you have made to *Invest in Yourself*.

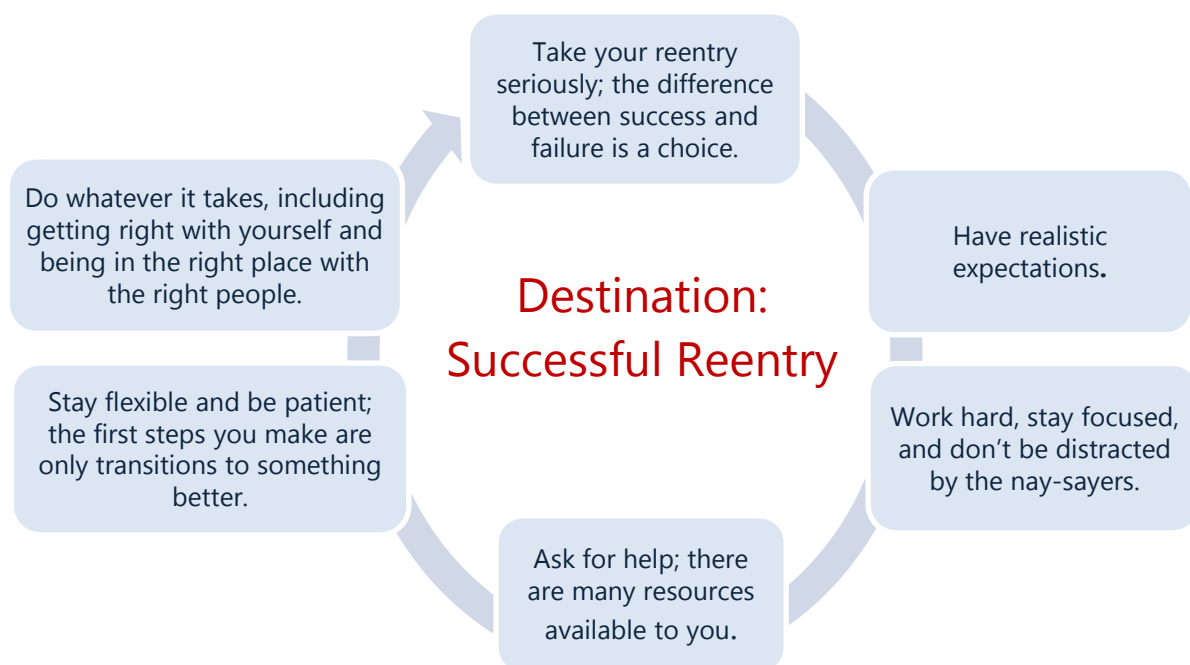
<p><b>Current Practices</b> <i>(check all that apply)</i></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top; border: none;"> <input type="checkbox"/> I have defined my personal success.  <input type="checkbox"/> I have a plan to achieve my personal success.  <input type="checkbox"/> I have a written list of my skills and talents.  <input type="checkbox"/> I have an updated resume.  <input type="checkbox"/> I have an employment reentry plan.                 </td> <td style="width: 50%; vertical-align: top; border: none;"> <input type="checkbox"/> I have written financial goals.                      Within the past year, I have:  <input type="checkbox"/> started or finished an education or career program.  <input type="checkbox"/> participated in a hobby or leisure class.                 </td> </tr> </table>		<input type="checkbox"/> I have defined my personal success. <input type="checkbox"/> I have a plan to achieve my personal success. <input type="checkbox"/> I have a written list of my skills and talents. <input type="checkbox"/> I have an updated resume. <input type="checkbox"/> I have an employment reentry plan.	<input type="checkbox"/> I have written financial goals. Within the past year, I have: <input type="checkbox"/> started or finished an education or career program. <input type="checkbox"/> participated in a hobby or leisure class.
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<p><b>Post-Session Progress</b></p> <input type="checkbox"/> I set a goal to <i>invest in myself</i> . I want to _____ by: <i>(when)</i> _____ because: <i>(impact)</i> _____ I need to: <i>(how)</i> _____ My roadblocks are: <i>(if any)</i> _____ which I can overcome by: <i>(how)</i> _____			
<p><b>Worksheets</b> <i>(check if completed)</i></p> <input type="checkbox"/> Success Means... <i>(page 6)</i> <input type="checkbox"/> Control in My Life <i>(page 7)</i> <input type="checkbox"/> My Asset Four Square <i>(page 8)</i> <input type="checkbox"/> Connect Assets to Jobs <i>(page 9)</i> <input type="checkbox"/> My Own Job Path <i>(page 11)</i> <input type="checkbox"/> Side Bar: Being Your Own Boss? <i>(page 16)</i> <input type="checkbox"/> What Am I Willing to Do? <i>(page 20)</i> <input type="checkbox"/> SMART Financial Goals <i>(page 21)</i>	<input type="checkbox"/> I created a plan to achieve my success. <input type="checkbox"/> I shared a skill or talent. <input type="checkbox"/> I created or updated my resume. <input type="checkbox"/> I enrolled in an education/career program. <input type="checkbox"/> I created an employment reentry plan. <input type="checkbox"/> I set a SMART financial goal. <input type="checkbox"/> I learned more from the additional resource. <input type="checkbox"/> I shared this information with others.		
<p><b>Please share any additional comments you may have:</b></p> <div style="border: 1px solid black; height: 100px; width: 100%;"></div>			

## Introduction and Objectives

Welcome to Building Your Financial House! Each module will introduce money facts and then the actions you can take to prepare for reentry with this knowledge. As a result of Invest in Yourself,

<p>You will know:</p> <ul style="list-style-type: none"> <li>• Key focus areas of successful reentry</li> <li>• What success means to you</li> <li>• The four categories of personal assets</li> <li>• The education/income relationship</li> <li>• How to identify opportunities for advancement using personal assets</li> <li>• Your priorities and how to set SMART financial goals</li> </ul>	<p>Actions to take:</p> <ul style="list-style-type: none"> <li>• Establish a plan to achieve your success including roadblocks and detours</li> <li>• Create an inventory of your personal assets</li> <li>• Establish the connection between personal assets and job skills</li> <li>• Evaluate job paths to help identify skills and experiences</li> <li>• Create or update your resume</li> <li>• Seek education and training</li> <li>• Set written financial goals to work towards now</li> </ul>
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Forging your path to financial stability and success upon reentry will be hard, *very hard*, but achievable if you are willing to make the commitment. Keep the following in mind as you begin your reentry journey today.



## Path to Successful Reentry

Whether it is six months or six years from now, the day of your release is approaching! Now is the time to create your path to becoming a successful ex-offender. It starts with making the commitment to becoming a productive member of society, securing gainful and meaningful employment, and living your success. Will you make that commitment?

No one can change the past, but you can direct your future. You can choose to do whatever it takes, including getting right with yourself and being in the right place with the right people. The graphic below shows key areas of which to pay attention so you can stay on the right path to successful reentry.



Keep in mind that meeting the conditions of your parole has a direct effect on not returning to prison. The rest may be indirect reasons, but just as important to preventing a relapse of old behaviors. Of the indirect issues, securing stable, gainful, and meaningful employment is going to be a critical step in the process.

Source: Adapted from *New Directions-Reentry Guide* (WA State Employment Security Department)

## Success Means...

So, what about this 'success?' Success means different things to different people. To some, it may mean money or possessions; for others, it means family, purpose, and staying clean. Think of people that you believe are 'successful' and why. How do you think they achieved their success, and what do you think they have in common?

Now think about what success means to you and jot down your ideas. Then for each idea, write down the specific steps necessary to achieve that success.

<b>To me, success means:</b>	<b>What specific steps do I need to take to get there?</b>
(1)	(a) _____ (b) _____ (c) _____
(2)	(a) _____ (b) _____ (c) _____
(3)	(a) _____ (b) _____ (c) _____

Life's success is influenced by:

- What we think of ourselves.
- What we value and have control of in our lives.
- Decisions we make.
- How we talk to and relate to others.
- How we use our personal assets.

Source: Adapted from *Skills for Taking Control of Your Life* (Penn State Extension)

## Control in My Life

Understanding what we have control over in our lives can help keep our ideas of success realistic and frustrations low. Check all of the areas below over which you believe you have control in your life. For each area that you do, jot down a few notes about what you need to do in order to maintain that control. For example, if you have control over recreational activities, it is important to choose pro-social activities and prioritize work before recreation, in order to afford those activities.

<input type="checkbox"/> Appearance	<input type="checkbox"/> Knowledge	<input type="checkbox"/> What others think
<input type="checkbox"/> Skills	<input type="checkbox"/> Weaknesses	<input type="checkbox"/> Goals
<input type="checkbox"/> Attitudes	<input type="checkbox"/> Education	<input type="checkbox"/> Decision making
<input type="checkbox"/> Behavior	<input type="checkbox"/> Self-belief	<input type="checkbox"/> Housekeeping
<input type="checkbox"/> Children	<input type="checkbox"/> Relatives	<input type="checkbox"/> Health
<input type="checkbox"/> Spouse/boy or girlfriend	<input type="checkbox"/> Transportation	<input type="checkbox"/> Recreation
<input type="checkbox"/> Housing	<input type="checkbox"/> Child care	<input type="checkbox"/> Family time
<input type="checkbox"/> Income	<input type="checkbox"/> Job	<input type="checkbox"/> Independence



*Just as in the serenity prayer, it's important to know what you can change, accept what you cannot, and the wisdom to know the difference.*

Source: Adapted from *Skills for Taking Control of Your Life* (Penn State Extension)

## My Asset Four Square

An asset is something of value. We usually think of assets in terms of money or possessions. These assets can be spent, lost, or taken away. Personal assets cannot! We build our personal asset inventory through education, work, family, leisure activities, and general life experience. Take a minute to think about your life and catalog your personal assets by completing the four squares below. Then, write down what you believe are your top three assets that you would want a potential employer to know.

<p><b>EDUCATION</b> Diplomas, degrees, and certificates. Things you know by formal or informal study, practice, and training.</p>	<p><b>SKILLS &amp; TALENTS</b> Physical, intellectual, and practical. Things you're interested in, like to do, do well, or come naturally to you</p>
<p><b>PERSONALITY</b> Describe yourself. How family, friends, neighbors, and co-workers describe you.</p>	<p><b>CONNECTIONS</b> Your circle of influence. People you admire, respect, and have helped you along the way.</p>

From the above, what are your top three assets?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_



## Connect Assets to Jobs

Even if you think that you don't have enough education or work experience, you probably do have a few of the right personal assets to make an impact with the right person at the right time. Here are some examples of things that are important to employers. Check those that you believe you have.

Strong work ethic, conscientious, reliable	Focused and driven, goal-oriented
Good communication skills, speaks clearly, good listener	Gets along well with people from all backgrounds
Problem-solver, makes decisions	Follows rules and fits into the structure
Self-confidence, motivated, asks questions, contributes ideas	Time management, prioritizes and multi-tasks, uses time wisely
Positive attitude, upbeat, generate good will	Personal growth, interested in learning
Works under pressure, comes through in a pinch	Team player, cooperates with others, accepts responsibility

Now that you know your personal assets and what employers want, it's important to make a concrete connection between the two (see example). Now take your top three assets that you identified in the on page IY-8 and think of ways you can connect them to job skills.

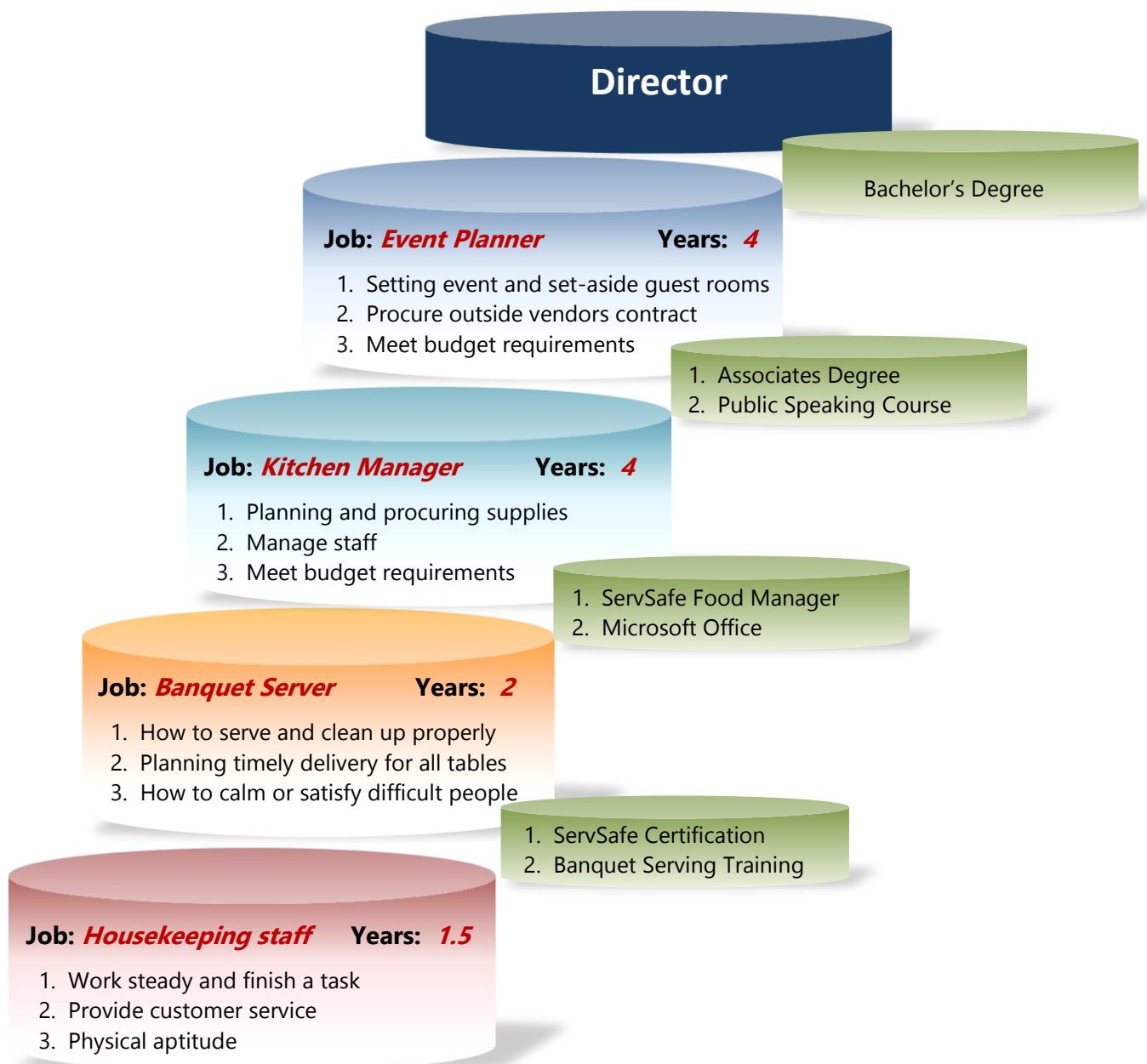
<b>Asset</b>	<b>Connection</b>
Example: I am visual. I noticed some inmates couldn't read, so I made graphics for the chow hall menu so they wouldn't be surprised when the slop hit the plate.	I am good at identifying and creating visual solutions. These skills will enable me to effectively design and set up product displays for trade shows.
(1)	
(2)	
(3)	

Source: Adapted from *New Directions* (Washington State Employment Security Department)

## Job Paths

One of the most important steps in becoming a successful ex-offender and building a bright future is to land and keep a good job. The right job will allow you to challenge yourself, learn new skills, develop self-confidence, and of course earn an income. Getting any job will not be easy, especially with a criminal record.

Most likely, the right job will not be the first one you secure after your release, and that's okay. The key is to start somewhere, build your skills, and keep moving forward. Every job you have can be a stepping-stone to the right one if you have patience and make the most of the experience. Following is an example of a post incarceration career journey, starting with an entry level job at a hotel. Note how the skills acquired and additional education (in green) afforded opportunities to move ahead.



Source: Adapted from *New Directions* (Washington State Employment Security Department)

## My Job Path

So, what about your own job path and where it has taken you? Using your pre- or concurrent incarceration work experience, use the following template to dissect your own path in terms of concrete skills. Your list doesn't have to be in any particular order. Keep in mind that this can include less than (or non) pro-social experiences that required skills which can transfer to legitimate employment.

The form consists of five identical pairs of 3D cylinders arranged in a staggered, descending pattern from top-left to bottom-right. Each pair includes:

- Light Blue Cylinder (Job Details):**
  - Top edge: Job: \_\_\_\_\_ Years: \_\_\_\_
  - Interior: A numbered list with three lines:
    1. \_\_\_\_\_
    2. \_\_\_\_\_
    3. \_\_\_\_\_
- Green Cylinder (Education/Training):**
  - Top edge: Education/Training

Source: Adapted from *New Directions* (Washington State Employment Security Department)

## Myths about Limitations with a Criminal Record

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There are many myths about what you can and cannot do once you have a criminal record. We will be addressing the myths as they relate to topics in each of them modules.

**Employment Myth:** *Individuals who have been convicted of a crime are automatically barred from employment.\**

In many occupations, federal or state statues require a criminal background check on new employment applicants. These laws typically also list offenses (or classes thereof) that prohibit employment of the person with a criminal record in that field. In Pennsylvania, there are restrictions on working with children, as well as, in air and sea transportation, financial services, law enforcement, elder care services, private security detail, etc.

Some occupations and professions require a license and are regulated by the state. The individual licensing boards are generally given a great deal of discretion in determining whether to grant or revoke a license. There are several boards that are required to consider convictions when making those decisions. However, these boards are not allowed to consider records of arrest without a conviction, annulled or expunged convictions, summary offenses, convictions that have been pardoned by the Governor, and those that do not relate to the suitability for the license, certificate, registration, or permit. There are also efforts to “Ban the Box” on job applications asking if you’ve ever been convicted of a crime.

For more information on employment restrictions in Pennsylvania, visit: <https://clsphila.org>

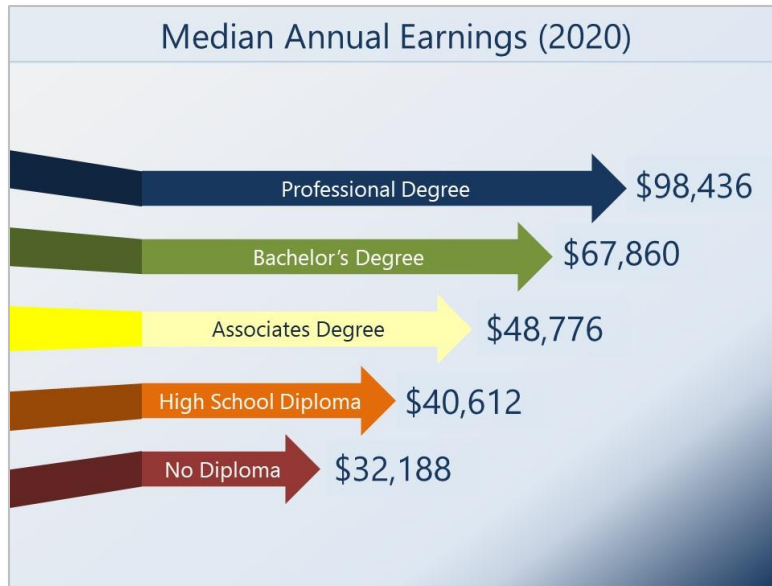
**Student Financial Aid Myth:** *A person with a criminal record is not eligible to receive federal student financial aid.*

Although there are limitations for student financial aid while incarcerated, once you are released, having a criminal record does not automatically preclude you from receiving financial aid. There are restrictions if you are a student convicted of possession or sale of illegal drugs while receiving federal student aid and if you are subject to an involuntary civil commitment for a sexual offense.

*\*More information about criminal background checks for employment will be discussed in Module 2: Maximize Earnings.*

## Learning = Earning

According to the US Department of Labor's Bureau of Labor Statistics, the median annual wages and salary for workers over the age of 25 according to education are as follows:



It's clear to see that the more you learn, the more you earn! Educationplanner.org, sponsored by the PA Higher Education Assistance Agency, is a one-stop career and college planning website that helps students plan for their future. It provides practical information on finding a career that fits your skills, talents, and interests, as well as, selecting and paying for school, financial aid, and student loans.

The screenshot shows the "Education Planner" website interface. The main content area is titled "The More You Learn, the More You Earn" and features a vertical thermometer-style gauge. The gauge has a scale from \$0 at the bottom to \$100,000 at the top, with a \$10,000 mark also visible. The red liquid in the gauge is positioned at the \$32,188 level, corresponding to the "No diploma" category. To the right of the gauge, a list of education levels is shown with corresponding salary values:

- Professional degree: \$98,436
- Doctorate degree: \$67,860
- Master's degree: \$48,776
- Bachelor's degree: \$40,612
- Associate's degree: \$32,188
- Some college, no degree: \$32,188
- High school diploma: \$32,188
- Less than high school diploma: \$32,188

Below the gauge, there is a section titled "Not Impressed? Think About This..." with two bullet points:

- Earn more than an extra quarter million dollars in your lifetime just by staying in high school and graduating.
- You can double that by getting a 2-year associate degree.

At the bottom of this section, it states: "Dropping out of high school is NOT an option." The source is cited as "Source: Bureau of Labor Statistics, Current Population Survey. Last Modified Date: May 4, 2011."

## Attending College at Any Age

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Not everybody who attends college is 18 years old. According to the National Center for Education Statistics, about 6 million people age 25 or older are enrolled in some form of higher education. It's never too late to consider furthering your own education.

Non-traditional students (those who fall outside the 18- to 24-age range) have different financial concerns than younger students. Chances are Mom and Dad aren't helping to pay your tuition, and, you may have responsibilities such as children and full-time jobs. The good news is that there are resources to help you along the way.

### Tips for Non-traditional Students

These ideas are specifically targeted to non-traditional students to help you cope financially as you pursue your degree. In addition to federal, state, or school specific financial aid, there are other opportunities to help pay for education or reduce overall costs.

1. **Tuition Assistance Programs**-Some companies will pay part or all of your tuition, fees, and books if you go to school.
2. **Test Out of College Credits**-Many colleges accept credits earned by taking standardized tests such as the College-Level Examination Program (CLEP), among others.
3. **Life Experience Credit**-Some colleges give academic credit for prior life or work experience.
4. **Credit for Non-college Classes or Training**-Employers, volunteer organizations, and the military offer courses and training that can translate into college credit.
5. **Childcare Assistance Programs**-Some colleges have regulated day-care centers on campus and offer financial assistance for students who meet certain criteria.
6. **Take Advantage of Tax Credits**-The Hope and Lifetime Learning tax credits are two tax incentives for those who qualify.
7. **Apply for Scholarships**-Scholarships may be available specifically for non-traditional students.

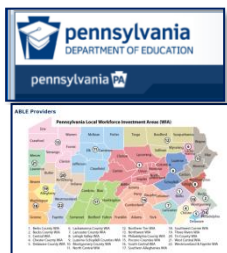
Check with your human resources department, tax consultant, and financial aid or admissions office to see if any of these could be a possibility for you.

## Other Learning Opportunities

As we saw on the Learning = Earning page, the numbers don't lie. Formal education is important in terms of wages and salary. However, there are many important learning opportunities *outside* of a four-year college that can help you be more marketable. Right now, you may feel like you don't have any opportunities, but in reality, you do. You have TIME to dedicate yourself to furthering your education. Consider the following through the PA Bureau of Correction Education.

- Strengthen basic literacy skills - A 2013 study by the US Dept of Education reports 32 million Americans can't read. And according to the National Center for Learning Disabilities (2014), 4.6 million adults have a learning disability. These issues are not uncommon; now is the perfect time to address any issues you may have
- Improve your English if it is not your native language
- GED ... no one should be released without it
- Vocational or trade opportunities
- Post-secondary via correspondent courses

Once you are released, there are more opportunities to help you be more marketable.



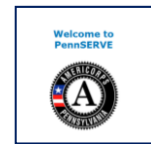
### Basic

([www.paadultresources.org](http://www.paadultresources.org))



### Enrichment

([www.arts.pa.gov](http://www.arts.pa.gov))



### Volunteer

([www.dli.pa.gov/pennserve](http://www.dli.pa.gov/pennserve))

### Career Training Program



([www.pacareerlink.pa.gov](http://www.pacareerlink.pa.gov))

### Community College



(<https://pacommunitycolleges.org>)

## Being Your Own Boss

There are significant employment challenges for people with a criminal background and because of this, many reentrants consider opening their own business. Being your own boss is a fantastic goal, but keep in mind that your personal finances play a significant role in launching a business. Having sound money management skills, adequate cash for start-up expenses, and good credit for expansion will impact your level of success but so will your ability to handle taxes, employee benefits, payroll, cash flow, etc. Most importantly, developing and maintaining a successful business requires planning, and a lot of it!

Before we get to the planning part, did you know that many successful entrepreneurs share certain traits? Although it's rare to excel in all areas, here is a list that may help you decide whether starting your own business is something you'd like to do. As you review the items, notice the items you didn't check. To succeed, you'll need to find ways to fill your gaps.

Key Traits of Successful Business Owners		
<input type="checkbox"/> <b>Takes initiative;</b> is self-directed and independent; makes things happen, not waiting and reacting	<input type="checkbox"/> <b>Positive mental attitude;</b> is self-confident; believes and trust own ideas, instincts, and abilities	<input type="checkbox"/> <b>A good communicator;</b> likes people; has great people skills; is a good listener and effective negotiator
<input type="checkbox"/> <b>Driven to achieve;</b> has passion to succeed, energy and stamina; enjoys competition; willing to work more than forty hours a week and sacrifice to achieve goals and dreams	<input type="checkbox"/> <b>Sets goals and plans ahead;</b> creates a vision of success; creates plans, follows them, and updates periodically; works with focus and intention; anticipates and welcomes new developments	<input type="checkbox"/> <b>Leverages and improves skills;</b> makes the most of personal strengths, but doesn't try to be and do everything; always learning and open to new ideas
<input type="checkbox"/> <b>Resourceful;</b> is a creative problem-solver, imaginative, and innovative; sees better ways of doing things; uncovers new resources and opportunities; finds a way	<input type="checkbox"/> <b>A leader;</b> takes responsibility and accepts accountability; likes to make decisions; shows an attitude of respect for others; gives others the opportunity to be great; shares the credit for success	<input type="checkbox"/> <b>Has technical knowledge;</b> understands general business practices and processes to deliver product
<input type="checkbox"/> <b>Persistent and bounces back;</b> has determination and follow through; accepts rejection and failure; learns from experience and mistakes, creates new plans and moves ahead; never gives up	<input type="checkbox"/> <b>Objective and realistic;</b> able to evaluate and act on calculated risks; can make good decisions under pressure; accepts ups and downs of business; willing to face facts and change strategy when needed	<input type="checkbox"/> <b>Uses money well;</b> good money manager that sees it as a tool for success rather than the goal itself

Source: Adapted from *Hands on Banking* (Wells Fargo)



## Being Your Own Boss – *Going a Little Deeper*

Now that you have assessed your entrepreneurial traits, let's go just a little deeper into what it takes to be your own boss and what you are willing to do. For each of the twenty statements below, answer and score each according to the scale:

Strongly Agree	Agree	Somewhat Agree	Disagree	Strongly Disagree
5	4	3	2	1

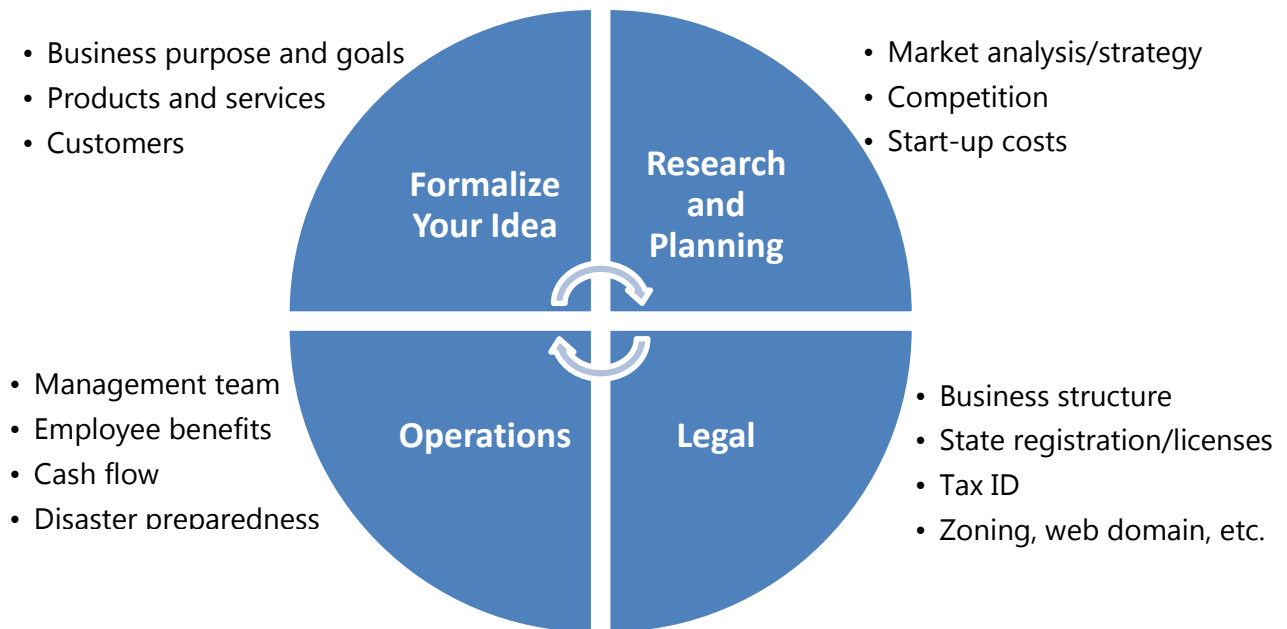
- \_\_\_ 1. I am willing to work 50 hours or more per week regularly.
  - \_\_\_ 2. My family will support my going into business.
  - \_\_\_ 3. I am willing to accept both financial and career risks when necessary.
  - \_\_\_ 4. I don't need all the fringe benefits provided by conventional employment.
  - \_\_\_ 5. I would like to take full responsibility for the successes and failures of my business.
  - \_\_\_ 6. I would experience more financial success by operating my own business
  - \_\_\_ 7. I feel a great deal of pride when I complete a project successfully.
  - \_\_\_ 8. I have a high energy level that can be maintained over a long time.
  - \_\_\_ 9. I enjoy controlling my own work assignments & making all decisions affecting my work.
  - \_\_\_ 10. I believe that I am primarily responsible for my own successes and failures.
  - \_\_\_ 11. I have a strong desire to achieve positive results even when it requires a great deal of additional effort.
  - \_\_\_ 12. I have a good understanding of how to manage a business.
  - \_\_\_ 13. I can function in ambiguous situations.
  - \_\_\_ 14. One or both of my parents were entrepreneurs.
  - \_\_\_ 15. I believe that my abilities and skills are greater than those of most of my coworkers.
  - \_\_\_ 16. People trust me and consider me honest and reliable.
  - \_\_\_ 17. I always try to complete every project I start, regardless of obstacles and difficulties.
  - \_\_\_ 18. I am willing to do something even when other people laugh or belittle me for doing it.
  - \_\_\_ 19. I can make decisions quickly.
  - \_\_\_ 20. I have a good network of friends, professionals, and business acquaintances.
- \_\_\_ Total number of points

<b>Score</b>	<b>Assessment</b>
80-100	You have outstanding ability to be an entrepreneur.
60-79	You have satisfactory ability to be an entrepreneur.
40-59	Self-employment may not be an appropriate career for you.
0-39	You should probably avoid entrepreneurship.

Source: Adapted from *Entrepreneurial Self-Assessment Survey* (Women's Initiative for Self-Employment)

## Side Bar: Being Your Own Boss – *The Plan*

Now, let's talk about planning. There are many things to consider in just deciding if starting your own business is right for you. The following is an overview of items to consider.



If, after reviewing these items, you remain serious about being your own boss, your first stop should be one of Pennsylvania's Small Business Development Centers (SBDCs) – [www.pasbdc.org](http://www.pasbdc.org). There are 18 centers serving all 67 counties across the commonwealth that provide no-cost confidential consulting and low-cost training in proven management fundamentals to help entrepreneurs make sound decisions for the successful operation of their business.

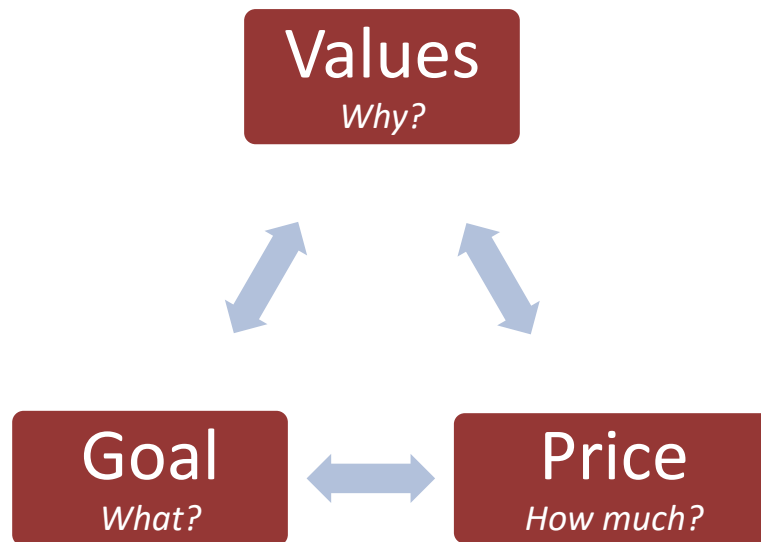
The SBDCs can help you create a business plan and guide you in the right direction.



## Goals

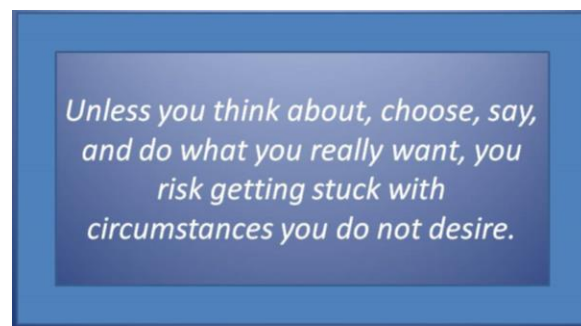
- **Provide purpose and direction** – like using a map to help get to your destination
- **Set priorities** – what needs to be done first?
- **Guide decision-making** – look at choices and consequences
- **Increase chances of achieving life's success** – if you shoot at nothing, you'll hit it every time!

### Our Values Influence Our Goals



- The choices you make are based on your values.
- Values influence the goals you set for yourself.
- Goals have a price in terms of resources—money, time, effort, etc.
- Goals are what *YOU* want out of life.

### Keep in Mind



Source: Adapted from *Skills for Taking Control of Your Life* (Penn State Extension)

## What Am I Willing to Do?

Now that you have envisioned your success, know what you can control, have a list of your assets, it's time to ask yourself if you are willing to do what is necessary in order to achieve that success. Go back to page IY-6 and identify the most important idea of success (Destination) and what steps you need to take (Route). Fill in the destination and route in the chart below.

Now assess each of the steps in terms of what it will cost (money, time, effort, sacrifice, etc.). Next look at the roadblocks (which may be the same as costs), and then think about what detours you need to take to overcome the roadblocks. Ask yourself if you *can* afford the costs and overcome the roadblocks. Finally, ask yourself if you *will* do what is necessary. After analyzing that leg of the journey, it is completely okay if you are not willing to do what is necessary. That just means you may want to reevaluate your destination based on what you are willing to do.

Destination:			
Route	Cost(s)	Roadblock(s)	Detour(s)
a.			I Can    I will
b.			I Can    I will
c.			I Can    I will

# SMART Financial Goals

ID \_\_\_\_\_

The key to accomplishing your goals is SMART planning. When setting your financial goals, make sure they are:

**S**pecific – define your goal

**M**easurable – a set amount (\$)

**A**ction-oriented – action to be taken, save, make extra payments, etc.

**R**ealistic – given your current resources

**T**imely – set a due date

Goal	Amount Needed	Date Needed	Start Date	Months to Goal	Monthly Amount
Short-term (1 year or less)					
Mid-term (2-5 years)					
Long-term (5+ years )					

Source: Adapted from *Right on the Money: Talking Dollars and Sense with Parents and Kids* (Penn State Extension)

## Invest in Yourself Glossary

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**Asset** – a useful or valuable thing, person, or quality.

**Personal Asset** – valuable qualities that an individual possesses. Types of personal assets include education, skills, talents, personality, and connections.

**Goals** – what one intends to accomplish or obtain; a desired outcome.

**SMART Goals** – stands for Specific, Measurable, Action-Oriented, Realistic and Timely. They are parameters which provide clear guidance to the goal setting process and increase the likelihood of achieving that goal.

**Learning to Earning Relationship** – an increase in education attained increases the likelihood of higher earnings.

**Non-traditional Student** – those who fall outside the 18-to-24 age range.

**Business Plan** – a formal written document containing the goals of a business, the methods for attaining those goals, and the timeframe for the achievement of the goals.

**Entrepreneur** – a individual who starts a business.

## Additional Resources to: *Invest in Yourself*

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### **American Education Service: [www.educationplanner.org](http://www.educationplanner.org)**

EducationPlanner.org is a one-stop career and college planning website. It provides practical and easy to understand advice to help prepare students for important decisions they will face in the future.

### **Commonwealth Workforce Development System: [www.cwds.state.pa.us](http://www.cwds.state.pa.us)**

The CWDS website provides a provides information and access to Pennsylvania workforce development and independent living services provided by the Departments of Labor & Industry and Public Welfare

### **Federal Trade Commission: [ftc.gov](http://ftc.gov)**

[FTC Facts for Consumers -Student Loans: Avoiding Deceptive Offers](#)

This brochure helps you learn what and what not to do when it comes to student loans.

### **Internal Revenue Service: [www.IRS.gov](http://www.IRS.gov)**

[Tax Incentives for Higher Education](#)

The federal tax code provides a variety of tax incentives for families who are saving for, or already paying, higher education costs, including student loans.

### **PA Department of Community and Economic Development: [www.newpa.com](http://www.newpa.com)**

[Entrepreneur's Guide: Starting and Growing a Business in Pennsylvania](#)

This guide is filled with information on free services, check lists, helpful tips and licensing procedures if you would like to start a small business.

### **PA Higher Education Assistance Agency (PHEAA): [www.pheaa.org](http://www.pheaa.org)**

PHEAA's website provides information on planning, financing and helpful tools to help you get organized and prepared for higher education.

### **PA Treasury: [www.patreasury.gov](http://www.patreasury.gov)**

[PA 529 College Savings Program](#)

Learn more about the Pennsylvania college savings and bonus programs. You can also enroll online directly from this site.

### **US Department of Education: [www.studentaid.gov](http://www.studentaid.gov)**

[Federal Student Aid for Students in Adult Correctional and Juvenile Justice Facilities](#)

Find answers to your questions about how being confined affects your eligibility for federal student aid.

### **US Department of Labor: [www.careerinfonet.org](http://www.careerinfonet.org)**

[Skills Profiler](#)

This online tool helps you to not only create a list of your activities and skills but also to rate them in order to match them to job types that use those skills.

[My Skills My Future](#)

This is another online tool that uses your current or past jobs to find matching careers.

## Pre-session Questionnaire

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ID \_\_\_\_\_

Circle the answer that you believe is correct.

1. Which of the following can you control in your reentry journey?
  - A. Relatives
  - B. What others think
  - C. Pro-social behavior
  - D. Independence
  
2. Which of the following has a direct effect on not returning to prison?
  - A. Gainful employment
  - B. Conditions of parole
  - C. Positive relationships
  - D. Physical well-being
  
3. Which of the following is a personal asset?
  - A. Automobile
  - B. Connections
  - C. Individual retirement account
  - D. Company stock in my employer
  
4. Which of the following is a true statement about an individual with a criminal record?
  - A. Cannot receive Federal Student Loans while incarcerated
  - B. Automatically barred from Federal Work Study programs
  - C. Cannot apply for employment with the state or federal agencies
  - D. Automatically barred from working with children
  
5. True or false: Goals have a price in terms of money, time, and effort?
  
6. Which of the following is the first thing to consider when starting a business?
  - A. How much money I can make?
  - B. Are there limitations with a criminal record?
  - C. What is the purpose of the business?
  - D. Where am I going to get the money to start it?
  
7. Which of the following is part of SMART financial goals?
  - A. Security
  - B. Manageable
  - C. Action-oriented
  - D. Tested



## Post-session Questionnaire

ID \_\_\_\_\_

Circle the answer that you believe is correct.

1. Which of the following can you control in your reentry journey?
  - A. Relatives
  - B. What others think
  - C. Pro-social behavior
  - D. Independence
  
2. Which of the following has a direct effect on not returning to prison?
  - A. Gainful employment
  - B. Conditions of parole
  - C. Positive relationships
  - D. Physical well-being
  
3. Which of the following is a personal asset?
  - A. Automobile
  - B. Connections
  - C. Individual retirement account
  - D. Company stock in my employer
  
4. Which of the following is a true statement about an individual with a criminal record?
  - A. Cannot receive Federal Student Loans while incarcerated
  - B. Automatically barred from Federal Work Study programs
  - C. Cannot apply for employment with the state or federal agencies
  - D. Automatically barred from working with children
  
5. True or false: Goals have a price in terms of money, time, and effort?
  
6. Which of the following is the first thing to consider when starting a business?
  - A. How much money I can make?
  - B. Are there limitations with a criminal record?
  - C. What is the purpose of the business?
  - D. Where am I going to get the money to start it?
  
7. Which of the following is part of SMART financial goals?
  - A. Security
  - B. Manageable
  - C. Action-oriented
  - D. Tested

ID \_\_\_\_\_

Location \_\_\_\_\_

Date \_\_\_\_\_

## Session Evaluation

We hope you found today's session engaging and of value to you. Please share your opinions and comments so we may continue to improve the program. Thank you!

	<i>Excellent</i>	<i>Very Good</i>	<i>Good</i>	<i>Fair</i>	<i>Poor</i>
<b>Overall</b> , I feel the session was:					
<b>Before</b> the session statement:					
My knowledge and skills about the topic were:					
<b>After</b> the session statement:					
My knowledge and skills about the topic are:					
My confidence to apply what I have learned today is:					
	<i>Strongly Agree</i>	<i>Agree</i>	<i>Not Sure</i>	<i>Disagree</i>	<i>Strongly Disagree</i>
<b>During</b> the session statements					
The instructions were clear and easy to follow.					
The time allocated was right for the topic.					
The slides were clear and helped my learning.					
The examples helped my learning.					
The examples were relevant to my situation.					
<b>The instructor:</b>					
was knowledgeable about the topic.					
delivered lesson in a clear and understandable manner.					
was engaging and encouraged interaction.					
was well-prepared.					
was approachable and open to questions.					
<b>The session:</b>					
met my expectations.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
was of value to me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
has motivated me to take action.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Final Questions</b>					
The most valuable thing I learned today was:	What was the least valuable part of the session and how could it be improved?				
Additional comments:					