

# Building Your Financial House

Set the Foundation of Your Future



## Module 1 Invest in Yourself Facilitator Guide

# Table of Contents

**Objectives and Checklist ..... 3**  
**Visuals ..... 4**  
**Session Outline and Activities ..... 5**  
**Sample Certificate of Participation ..... 6**  
**Presentation Instruction Guide and Script ..... 7**  
**Participant Guide ..... 21**

## Objectives and Checklist

According to the Framework, a well-built financial house starts with a strong foundation of investing in yourself, seeking education, strengthening personal assets, recognizing opportunities, and setting goals. As a result of Module 1, participants will know how to:

- Define what success means
- Identify the four categories of personal assets
- Recognize the education-to-income relationship
- Recognize opportunity for advancement using personal assets
- Define priorities and SMART financial goals

What we encourage the participants to do with this information is:

- Create a written inventory of their personal assets
- Utilize personal assets to improve their financial position
- Seek additional education and training to continue to grow their personal assets
- Set written, SMART financial goals

To prepare for the session, refer to the following checklist.

<b>Handouts</b>	<input type="checkbox"/> The Framework for Building Your Financial House <input type="checkbox"/> Module 1 - Participant Guide <input type="checkbox"/> Module 1 - Presentation Slides <input type="checkbox"/> Case Study - Anna R. Client <input type="checkbox"/> Participant Certificates of Participation
<b>Supplies</b>	<input type="checkbox"/> Computer/laptop, projector, and slide advancer (test prior to start) <input type="checkbox"/> Extension cord <input type="checkbox"/> Adhesive flip chart paper and easel <input type="checkbox"/> Colored markers <input type="checkbox"/> Non-adhesive flip chart paper and easel or dry-erase board <input type="checkbox"/> Multi-colored 3x3 Post-it Notes <input type="checkbox"/> Visuals
<b>Room Set-up</b>	<input type="checkbox"/> Adequate tables and chairs, ideally arranged in a U-shape <input type="checkbox"/> Three large tables or adequate space for small groups to work <input type="checkbox"/> Lay out 'Success' visuals and markers where small groups will work

## Visuals

Below are the visual aids that will be used during the presentation of Module 1: Invest in Yourself.

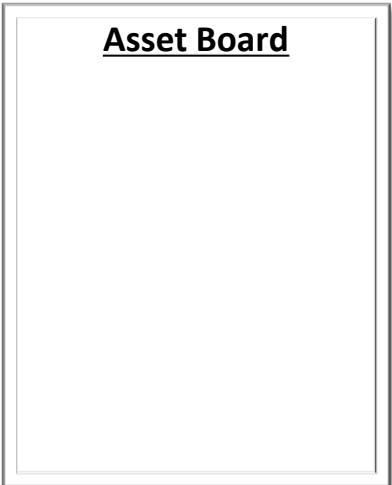
**Art Gallery:**

1. Use adhesive flip-chart paper
2. Make one visual for each small group of three participants



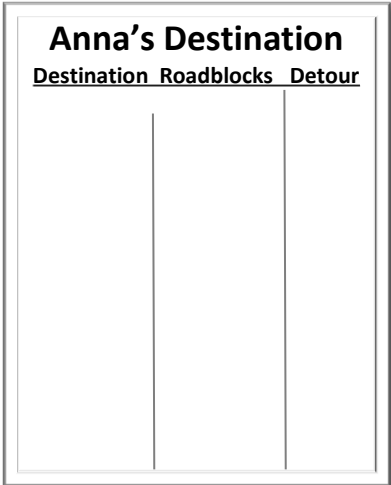
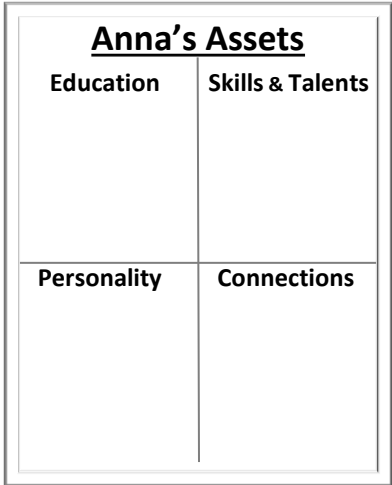
**Asset Four Square:**

1. Use adhesive flip-chart paper
2. Consider using laminated labels for use in multiple sessions



**Case Study:**

Use non-adhesive flip-chart paper or white board for each chart



## Session Outline and Activities

Slides	Section	Time Allotted
IY.1-9	Welcome and Introduction <ul style="list-style-type: none"> <li>- Ice Breaker: Best/Worst \$50</li> <li>- How do we learn about money</li> <li>- Framework for Building Your Financial House</li> </ul>	15 minutes
IY.9-14	Module 1: Objectives and Self-Assessment <ul style="list-style-type: none"> <li>- Pre-Session Assessment, page IY-3</li> </ul>	5 minutes
IY.15-16	Art Gallery - What is Success? <ul style="list-style-type: none"> <li>- Small group visual illustration</li> </ul>	15 minutes
IY.17-22	Personal Assets	10 minutes
IY.23-25	Asset Four Square <ul style="list-style-type: none"> <li>- Participants create a group collage of personal assets</li> </ul>	15 minutes
IY.26-29	Learning to Earning	10 minutes
IY.30-32	Case Study: Meet Anna, pages 3-4 <ul style="list-style-type: none"> <li>- Anna's Assets</li> <li>- Anna's Destination</li> </ul>	15 minutes
IY.33-36	SMART Financial Goals	10 minutes
IY.37-42	Recap and Take Action	10 minutes
IY.43-44	Session Evaluation and Closing, page IY-19	5 minutes

# Certificate of Participation



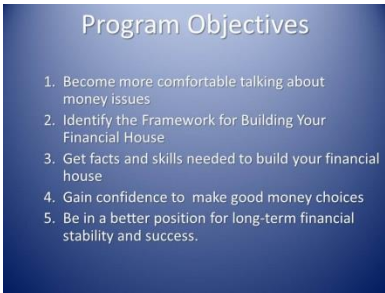
*in recognition of your participation on this day,*

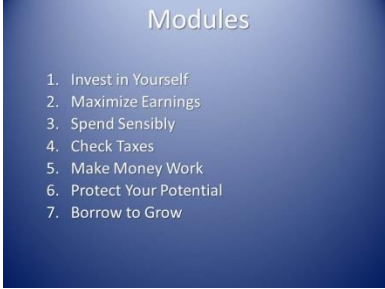


*in the*

*module of the*

## Building Your Financial House Financial Education Program

Presentation Instruction Guide and Script *(italics)*

Welcome and Introduction	Time: 15 minutes
<p>As participants arrive, <b>hand out</b> the <b>Module 1 - Participant Guide, Presentation Slides</b>, and the <b>Case Study</b> (or program binder if used) and any intake forms that your organization requires.</p> <p><b>Discuss</b> any housekeeping issues: silent cell phones, nearest exit, restrooms, parking, judgment free zone, etc.</p> <p><b>Next</b></p>	 <p style="text-align: right;"><i>slide IY.1</i></p>
<p><b>Ice breaker:</b> Provide each participant with a small slip of paper.</p> <p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>- <i>Before we get started, I'd like you to write down the best \$50 you ever spent; and then the worst \$50 you ever spent.</i></li> <li>- <i>It doesn't have to be exactly \$50, just think about the best and worst things on which you spent your money.</i></li> <li>- <i>Remember, this is a safe place. What happens in BYFH, stays in BYFH!</i></li> </ul> <p><b>Collect</b> the slips of paper and <b>share</b> your own best and worst; <b>read</b> 3 or 4 of the participant slips aloud.</p> <p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>- <i>The reason we did this is to show us that we are all in this money thing together.</i></li> <li>- <i>It doesn't matter who you are in life or how much money you make, we all make really good money choices for ourselves, and we all make not-so-good money choices!</i></li> <li>- <i>And...one of your really good choices is that you are here today!</i></li> </ul> <p><b>Next</b></p>	 <p style="text-align: right;"><i>slide IY.2</i></p>
<p><b>Explain:</b></p> <p><i>The objectives of Building Your Financial House are:</i></p> <p><b>Read</b> the objectives as they appear.</p> <p><b>Next</b></p>	 <p style="text-align: right;"><i>slide IY.3</i></p>

<p><b>Explain:</b></p> <p><i>Over the next several sessions, we will cover the following:</i></p> <p><b>Read</b> the topics as they appear.</p> <p><i>Note that our final session (#8) will be a recap and celebration session!</i></p> <p><b>Next</b></p>	 <p>slide I1Y.4</p>
<p><b>Explain:</b></p> <p><i>So how do we learn about money? Did you get the money gene? No, of course, not. Understanding and managing money is not something we're born with . . .</i></p> <p><b>Click</b></p> <p><i>Did you learn about money from your parents? Truth is, parents would rather talk to their kids about sex and drugs than money. Parents are reluctant to talk to their kids because of the fear that the kids will tell everybody their financial business. Kids do learn from watching their parents' money attitudes and actions.</i></p> <p><b>Click</b></p> <p><i>Do we learn about money in schools? Some, perhaps, but in PA, only 15% of the 500 (75) or so school districts have a have personal finance graduation requirement. (2016 Report on Economic and Personal Finance Education in PA.)</i></p> <p><b>Click</b></p> <p><i>So, if we don't have genetics, parents and school on our side, we are left with life lessons (empty pockets) to teach us about money.</i></p> <p><b>Next</b></p>	 <p>slide I1Y.5</p>
<p><b>Explain:</b></p> <ul style="list-style-type: none"> <li>- <i>However it doesn't have to be that way because of the great financial education resources here in Pennsylvania. You are taking advantage of one of those resources right now!</i></li> <li>- <i>Through 'Building Your Financial House,' we'll talk about a variety of financial topics, how they work together so you can enjoy financial stability and success, rather than paycheck-to-paycheck.</i></li> </ul> <p><b>Next</b></p>	 <p>slide I1Y.6</p>



**Explain:**

*So, what do you think of when you hear the words “financial education?”*

**Allow** for responses.

*And, what can we expect from it? The ultimate goal is to build our capacity to make good money decisions that result in financial stability and lead to success. You already shared some good money decisions that you’ve made in the past, so we are going to just build upon them.*

**Click**

*We do this with knowledge or learning the ‘money facts.’*

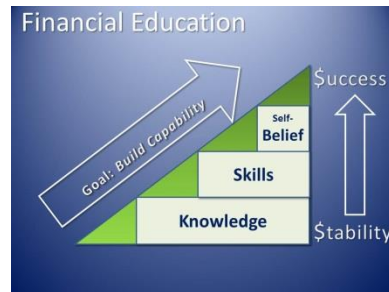
**Click**

*Then we have to practice and build money skills. Just like learning a sport, we won’t be any good if we just read about it; practice, practice, practice. We’ll do that in Building Your Financial House with activities, worksheets, and learning more on your own.*

**Click**

*After building knowledge and skills, we increase our self-belief that we can do it. And that is how we can establish financial stability and success.*

**Next**



slide IY.7

**Read** the slide.



slide IY.8

**Next**

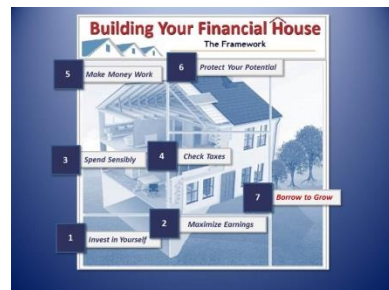
**Ask** participants to refer to the **Framework** handout.

**Explain:**

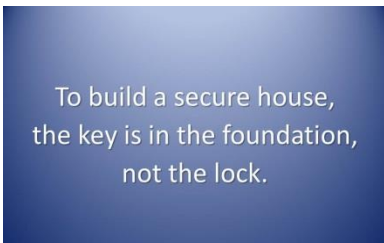
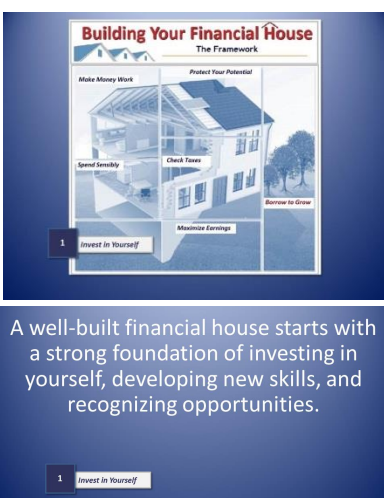
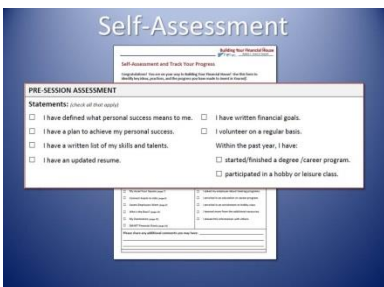
*That’s where the framework for Building Your Financial House comes in. Building a financial house is just like building a physical house.*

Using **page two** of the **Framework**, **click** and **read** the description of each ‘block’ as they appear on the slide.

**Next**



slide IY.9

<p><b>Read</b> the slide and <b>ask</b> if participants agree.</p> <p><b>Next</b></p>	 <p style="text-align: right;">slide IY.10</p>
<p><b>Module 1 - Objectives and Self-Assessment</b> <span style="float: right;"><b>Time: 5 minutes</b></span></p>	
<p><b>Refer</b> participants to the <b>Module 1 - Participant Guide</b> and <b>Presentation Slides</b> handouts (or appropriate binder section if consolidated). Participants may prefer to follow the slides, but pages in the guide will be referenced during the presentation so both should be handy.</p> <p><b>Next</b></p>	 <p style="text-align: right;">slide IY.11</p>
<p><b>Remind</b> audience where this module fits in the framework.</p> <p><b>Click</b> and <b>read</b> the slide.</p> <p><b>Next</b></p>	 <p style="text-align: right;">slide IY.12</p>
<p><b>Refer</b> to <b>page IY-3, Self-Assessment and Track Your Progress</b>.</p> <p><b>Explain:</b></p> <p><i>Each module has a pre-session assessment, a section to set a goal, a list of worksheets to practice, and a section to record your actions taken. This form will be collected at the start of the next session; it will be returned to you to keep with your materials.</i></p> <p><b>Click</b> and <b>read</b> the points of the self-assessment. <b>Ask</b> participants to complete.</p> <p><b>Next</b></p>	 <p style="text-align: right;">slide IY.13</p>

**Explain:**

*Each of the modules in Building Your Financial House will have things that we should know about the topic, but also what we should do with this information, or the actions.*

**Read** the knowledge objectives.

**Click** and **read** the action objectives.

**Next**

Objectives	
Knowledge	Actions
<ul style="list-style-type: none"> <li>- Identify your personal assets and opportunities</li> <li>- Recognize the education-to-income relationship</li> <li>- Define your priorities</li> </ul>	<ul style="list-style-type: none"> <li>- Create a checklist of skills and talents</li> <li>- Use skills and talents to improve financial position</li> <li>- Seek education and training</li> <li>- Set goals according to your priorities</li> </ul>

slide I1Y.14

**Art Gallery – What is Success?**

**Time: 15 minutes**

**Separate** class into small groups of three. **Direct** groups to the pre-set ‘Success’ visuals.

**Explain:**

*Close your eyes and think about what comes to mind when you hear the word success. (Pause) Now open them and draw what you pictured in your mind. No words, just pictures.*

**Allow** five minutes for groups to draw their ideas of success and then hang up their visuals on the wall. **Discuss** the commonalities and differences.

**Explain:**

*As you can see, we generally have the same idea of what success means. Keep this in mind over the next nine months. We’ll come back to this at the very end to see if our ideas of success change.*

**Refer** to **page I1Y-5, What is Success?**, and explain that the worksheet gives the participants an opportunity to look deeper into their own ideas of success.

**Next**



slide I1Y.15

**Building Your Financial House**

**What is Success?**

Name three people you think are 'successful.'			
Why?			
How did you think they did it?			
What do they have in common?			

My success ...

What is my own idea of success?	
Am I there now? If not, why not?	
What do I need to do to get there?	

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.

page I1Y-5

**Explain:**

*Ultimately, life's success is not about luck.*

**Read** the slide.

**Next**

**Life's Success ... Influenced By:**

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

slide I1Y.16

<b>Personal Assets</b>	<b>Time: 10 minutes</b>
<p><b>Explain:</b></p> <p><i>Let's talk about personal assets. But first, what is an asset?</i></p> <p><b>Allow</b> for 3 or 4 responses. <b>Click</b> and <b>explain:</b></p> <p><i>An asset is: a valuable possession or quality. We normally think of assets as something having monetary value. Cash, stocks, bonds, etc. But we each have valuable possession or qualities that are uniquely ours as individuals, aka, our personal assets.</i></p> <p><b>Next</b></p>	 <p style="text-align: right;"><i>slide IY.17</i></p>
<p><b>Explain:</b></p> <p><i>Let's look a little more closely at the categories of personal assets, so you don't miss something that you could be using to your financial advantage.</i></p> <p><b>Read</b> the points.</p> <p><b>Next</b></p>	 <p style="text-align: right;"><i>slide IY.18</i></p>
<p><b>Explain:</b></p> <p><i>Skills are things you do well. Talents are things that come naturally to you. Skills and talents might be a result of our education. They may be physical, such as strength to wield an ax or endurance to drive a rickshaw.</i></p> <p><b>Click</b></p> <p><i>There are academic skills and talents, such as good with numbers, problem solving, or communications.</i></p> <p><b>Click</b></p> <p><i>Practical skills and talents might be crafts and hobbies, such as sewing, cooking, decorating, or carpentry</i></p> <p><b>Next</b></p>	 <p style="text-align: right;"><i>slide IY.19</i></p>
<p><b>Explain:</b></p> <p><i>Your personality is completely unique to you. Your personality is comprised of distinct qualities and traits. Examples are humor, caring, silly, driven, laid-back, etc.</i></p> <p><b>Read</b> the points.</p> <p><b>Next</b></p>	 <p style="text-align: right;"><i>slide IY.20</i></p>

**Explain:**

*Lastly, your connections are assets too! Think about:*

**Read** the points.

**Next**

**Personal Assets**

Connections:

- Immediate circle of influence
- Who do you respect most and why?
- Do/did you have a mentor?
- Who can you rely upon?
- Who has helped you along the way?

slide IY.21

**Explain:**

*The most important thing to remember about personal assets is that they are things NOBODY can take away from you.*

**Next**

**Personal Assets**

Things that nobody can take away from you!

slide IY.22

**Asset Four Square**

**Time: 15 minutes**

**Give** participants a small stack (8-10) of colored post-it notes; **ask** them to write their personal assets on the papers. **Challenge** them to write down as many as possible but to try for at least one from each category. (Remind participants: judgment-free zone)

**Allow** five minutes to complete the activity and **instruct** participants to post the notes on the ‘**Asset Board**’ visual.

**Discuss** several of the assets listed and **ask** how they could be used to increase financial position. Keep examples real, i.e., someone who can sing probably can’t just go out and make a CD, but singing at weddings for a few extra dollars might be an option.

**Refer to page IY-7, My Asset Four Square**, and explain that the worksheet gives participants an opportunity to fully analyze their own personal assets. **Challenge** the participants to select their top three that they would like an employer to know about them.

**Next**

**Asset Four Square**

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

*Tap into and use your assets!*

slide IY.23

**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.

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

From the above, what are your top three assets?

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

page IY-7

**Explain:**

Here are some specific examples of personal assets and how they can be transferred to marketable job skills in an interview or on your resume.

Read the first example; **click** to reveal connection.

Click and read the second example; **click** to reveal connection.

Click and read the third example and read the connection.

**Challenge** the participants to create similar scenarios for their own personal assets in the worksheet on **page IY-8, Connect Assets to Jobs**.

**Connect Assets to Jobs**

- I know how to throw a good party!** → Example: I am the go-to person for planning family events, i.e., weddings, baby showers, anniversaries, etc. Connection: If I can coordinate all details for major life celebrations, I'm sure I can meet the organizational demands of this job.
- I figure out how to fix things.** → Example: When the dishwasher broke, I downloaded user manual, looked up how-to videos, and fixed it myself. Connection: My ability to research and solve mechanical problems will be key to keeping the company's equipment in peak operating condition.
- I can talk to anyone!** → Example: My friends know that whenever we go, I will strike up a conversation with someone. Connection: If I can speak to complete strangers, I will be good at the reception desk, greeting customers, suppliers, deliveries, and management from the home office.

slide IY.24

**Connect Assets to Jobs**

Now that you know your personal assets and what employers want, it's important to make a concrete connection between the two. Here are some examples of making that connection.

Asset	Connection
I've been known to throw a good party. I am always asked to plan family weddings, baby showers, anniversaries, etc.	Through my experience in planning events, I have the organizational skills to manage details and meet the deadlines of this job.
I figure out how to fix things. When the dishwasher broke, I downloaded the user manual, looked up how-to videos, and fixed it myself.	My technical aptitude to research and solve mechanical problems will help me to keep the company's equipment in peak operating condition.
I can talk to anyone. My friends know that whenever we go, I will strike up a conversation with someone.	Having the ability to talk to complete strangers, I will effectively greet customers, suppliers, and management from the home office as the receptionist for the company.

Now take your top three assets, think of ways you can use them to your advantage.

Asset	Connection
1.	
2.	
3.	

page IY-8

**Next**

**Explain:**

Once you have recognized all of your personal assets, it's time to create opportunities to use them. Update your resume and send it to your current employer's HR and your connections.

**Next**

**CREATE OPPORTUNITIES**

Update and send your resume to:

- » Your current employer's HR department\*
- » Your CONNECTIONS!

\*Don't be afraid to sit down with your HR department and talk about job openings and training opportunities within your organization.

slide IY.25

**Learning to Earning**

**Time: 10 minutes**

**Explain:**

We're going to revisit education for a moment. Did you know that the more you learn, the more you earn? Look at this chart from the US Bureau of Labor Statistics which shows the median annual earnings for various levels of attained education. (2014)

Click and read the education attained and salary for each level.

**Next**



slide IY.26

**Explain:**

*Going to college isn't just for young adults. There are many resources available to non-traditional students, such as:*

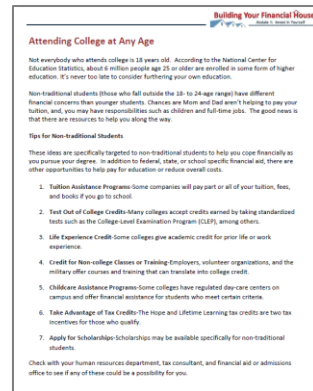
- Employer tuition assistance/reimbursement
- Testing out of college credits or life experience credits
- Income tax credits
- Scholarships

**Refer to page IY-11, Attending College at Any Age,** and point out that there is additional information that participants can review on their own regarding resources for non-traditional students.

**Next**



slide IY.27



page IY-11

**Explain:**

*The numbers don't lie: formal education is important. However, there are other educational opportunities to think about.*

**Click and explain:** *Strengthen basic literacy skills - A 2013 study by the US Dept of Education reports 32 million Americans can't read. 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 your needs.*

**Click and explain:** *Enrichment classes - such as an art, hobby, foreign language, or other topic of interest are available throughout PA.*

**Click and explain:** *Career training, technical school, and apprenticeship programs - most have flexible schedules that fit with working adults.*

**Click and explain:** *Small business - PA Small Business Develop Corp has training program at locations around the state. If you have a skill or talent that you believe could be a business, this is the place to start.*

**Click and explain:** *Volunteering - This can serve two purposes, a necessary resource for non-profit organizations and **free training** for the volunteer.*

**Next**



slide IY.28

**Explain:**

*So, do you think you can BYOB-be your own boss? It takes more than an idea or skill to make a business, but it may be a viable source of income upon your release. Here are some common attributes of entrepreneurs:*

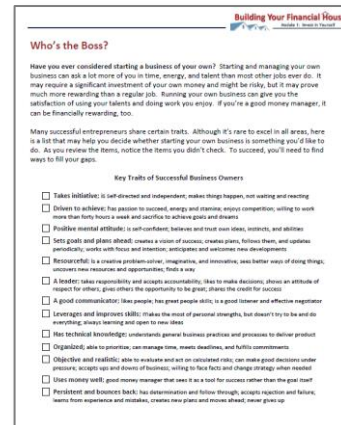
**Click and read** as items as they appear.

**Refer to page IY-13, Who’s the Boss?**, and explain that the worksheet gives participants an opportunity to assess whether they have the traits of an entrepreneur.

**Next**



slide IY.29



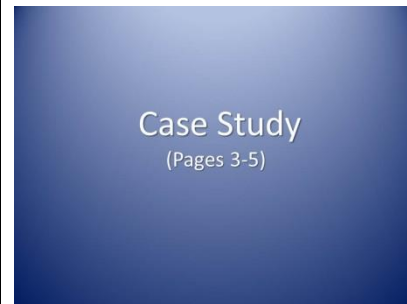
page IY-13

**Case Study: Meet Anna**

**Time: 15 minutes**

**Refer to the Case Study, pages 3-5. Ask for volunteers to read paragraphs aloud on page 3.**

**Next**



slide IY.30

**Using the ‘Anna’s Asset’ visual, ask participants to identify Anna’s assets according to the four-square model. The key assets that should be identified are:**

- Education: none
- Skills & Talents: Cooking/making homemade pasta/sauce, photography, social media
- Personality: funny, animate, can talk to anyone, driven
- Connections: mom, kids, co-workers

**Next**



slide IY.31



Using the ‘Anna’s Destination’ visual, ask participants to identify where Anna wants to be in life. List all responses in the ‘destination’ column. The following are the key priorities to be identified:

- Getting a better job (wages, day shift, office work)
- Getting her GED
- Buying a house

Then for each ‘destination’ **discuss** the ‘roadblocks,’ to her goal, and the ‘detours’ she needs to take to reach each one. The discussion should circle back to a conclusion that with Anna should prioritize getting her GED in order to accomplish her goals.

Refer to **page IY-15, My Destination**, and explain that the worksheet gives participants an opportunity to assess their own destination(s), roadblocks, and detours they need to take to get there.


Next

What’s Important to Anna?

Destination	Roadblocks	Detour

slide IY.32

My Destination



Think about where you want to be. What is your destination? Use the following chart to write down some goals that you have. What are the roadblocks to getting there? What detours are necessary to get to your destination?

Destination	Roadblocks	Detour
1.		
2.		
3.		

page IY-15

**SMART Financial Goals**

**Time: 10 minutes**

Read slide. Pause and ask participants to repeat aloud with you.

Next

Did you know?

*Unless you think about, choose, say, and do what you really want, you risk getting stuck with circumstances you do not desire.*

slide IY.33

**Explain:**

*So, to help us to not get stuck with financial circumstances we do not desire, we need to set goals and make the choices necessary to achieve them.*

Read slide.

Next

Goals

Purpose of Goals:

- Provide reason and direction
- Guide decision making
- Increase chance of achieving success

Goals are what YOU want out of life!

slide IY.34

**Explain:**

Regardless of what we want to achieve, financially, the goal should be SMART. Does that mean there are stupid goals? No! Setting SMART goals is an approach to give you the best chance of achieving them! A SMART goal is:

Read slide.

Next

**Set SMART Financial Goals**

- S - Specific
- M - Measurable
- A - Action-Oriented
- R - Realistic
- T - Timely

slide IY.35

**Explain:**

To show how to set SMART goals, let's look at Anna's goal to save 1/2 month's rent.

Click

Here is that goal framed as a SMART financial goal: **"I want to save 1/2 month's rent, \$300 within in one year.**

Click

Read the (SMART) item as it appears; click to the next item.

Refer to page IY-16, SMART Financial Goals, and explain that the worksheet gives participants an opportunity to set their own SMART financial goals.

**SMART**

SMART Financial Goals

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

- Specific - define your goal
- Measurable - a set amount (\$)
- Action-oriented - need to do something, i.e., save, make extra payments, etc.
- Realistic - given your current resources
- Timely - set a due date

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

**SMART**

SMART Financial Goals

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

- Specific - define your goal
- Measurable - a set amount (\$)
- Action-oriented - need to do something, i.e., save, make extra payments, etc.
- Realistic - given your current resources
- Timely - set a due date

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

Example goal: I want to save 1/2 month's rent (\$300) within in one year.

slide IY.36

**SMART Financial Goals**

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

- Specific - define your goal
- Measurable - a set amount (\$)
- Action-oriented - need to do something, i.e., save, make extra payments, etc.
- Realistic - given your current resources
- Timely - set a due date

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

page IY-15

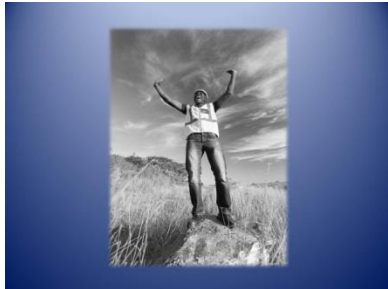
Next

**Recap and Take Action**

**Time: 10 minutes**

**Explain:**

*You made it through the first module! Whew!*



slide IY.37

**Next**

**Explain:**

*Let's recap.*

**Read points.**

**Invest In Yourself**

We've covered:

- The Framework for Building Your Financial House
- Identifying and using personal assets
- The education-to-income relationship and learning opportunities
- Setting goals according to your priorities

Next Time: Maximizing Earnings

slide IY.38

**Next**

**Refer back to page IY 3; Self-Assessment and Track Your Progress.**

**Click and read** the goal section. **Clarify** any questions on setting a goal.

**Take Action - Set a Goal**

Self-Assessment and Track Your Progress

POST-SESSION PROGRESS

My goal to invest in myself: \_\_\_\_\_

My roadblocks are: (if any) \_\_\_\_\_

which I can overcome by: (how) \_\_\_\_\_

slide IY.39

**Next**

**Highlight** the list of worksheets that are in the module.

**Click and read** the worksheet titles and page numbers on **page IY-2, Table of Contents**. We found participants prefer to circle each page number on the Table of Contents for an easier reference. You may want to show the actual pages to further clarify.

**Take Action - Worksheets**

Self-Assessment and Track Your Progress

Table of Contents

Self-Assessment and Track Your Progress	3
My Life	4
My Asset Flow Diagram	7
Current Assets to Debt	8
Fourth Employment Worksheet	9
Learning - Earning	10
Attending College At Any Age	11
Other Learning Opportunities	12
My Skills	13
My Credentials	14
My Financial Goals	15
My Financial Plan	16
My Financial Plan to Invest in Myself	17
Health Evaluation	18
Health Insurance	19

**Take Action - Worksheets**

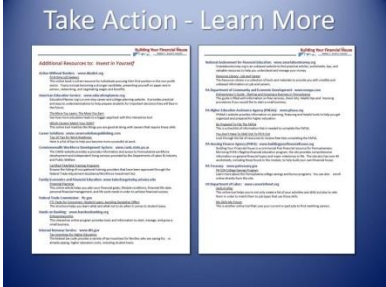
Table of Contents

Self-Assessment and Track Your Progress	3
My Life	4
My Asset Flow Diagram	7
Current Assets to Debt	8
Fourth Employment Worksheet	9
Learning - Earning	10
Attending College At Any Age	11
Other Learning Opportunities	12
My Skills	13
My Credentials	14
My Financial Goals	15
My Financial Plan	16
My Financial Plan to Invest in Myself	17
Health Evaluation	18
Health Insurance	19

slide IY.40

**Next**

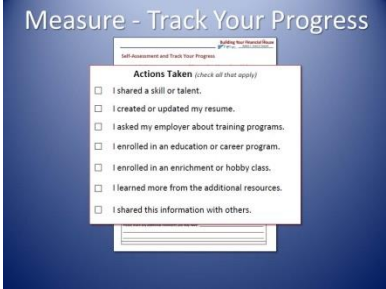
Refer to pages IY 17-18, **Additional Resources to Invest in Yourself**, which contain online resources for those participants who would like to learn more on their own.



slide IY.41

**Next**

Refer back to page IY 3. Click and point out the list of desired actions to be taken as a result of the module. Stress the importance of keeping a record of the progress the participants are making.



slide IY.42

**Next**

**Session Evaluation and Closing**

**Time: 5 minutes**

Refer to page IY-19, **Session Evaluation**, and ask participants complete the evaluation.



slide IY.43

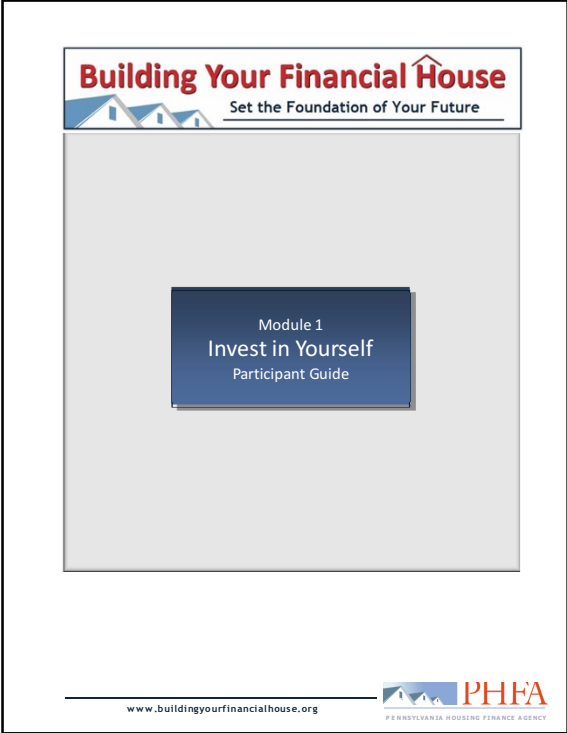
**Next**

**Collect** session evaluation and any intake forms. **Remind** participants of the next session’s date and time, as well as, any additional housekeeping details before dismissing.



slide IY.44

# Participant Guide



page I1Y-1

**Table of Contents**

- Material and Worksheets** ..... 3
- Self-Assessment and Track Your Progress ..... 3
- What is Success?..... 5
- My Life ..... 6
- My Asset Four Square ..... 7
- Connect Assets to Jobs..... 8
- Assets Employers Want ..... 9
- Learning – Earning ..... 10
- Attending College At Any Age ..... 11
- Other Learning Opportunities ..... 12
- Who’s the Boss? ..... 13
- Goals ..... 14
- My Destination ..... 15
- SMART Financial Goals ..... 16
- Additional Resources to Invest in Yourself ..... 17
- Session Evaluation** ..... 19

**Handout**  
 Presentation Slides

page I1Y-2

page I1Y-3

**Self-Assessment and Track Your Progress**

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*.

**PRE-SESSION ASSESSMENT**

**Statements:** (check all that apply)

<input type="checkbox"/> I have defined what personal success means to me.	<input type="checkbox"/> I have written financial goals.
<input type="checkbox"/> I have a plan to achieve my personal success.	<input type="checkbox"/> I volunteer on a regular basis.
<input type="checkbox"/> I have a written list of my skills and talents.	Within the past year, I have:
<input type="checkbox"/> I have an updated resume.	<input type="checkbox"/> started/finished a degree /career program.
	<input type="checkbox"/> participated in a hobby or leisure class.

**POST-SESSION PROGRESS**

**My goal to invest in myself:**

I want to: (what) \_\_\_\_\_ My roadblocks are: (if any) \_\_\_\_\_  
 because: (impact) \_\_\_\_\_  
 I need to: (how) \_\_\_\_\_ which I can overcome by: (how) \_\_\_\_\_  
 by: (when) \_\_\_\_\_

<b>Worksheets</b> (check if completed)	<b>Actions Taken</b> (check all that apply)
<input type="checkbox"/> What is Success? (page 5)	<input type="checkbox"/> I shared a skill or talent.
<input type="checkbox"/> My Life (page 6)	<input type="checkbox"/> I created or updated my resume.
<input type="checkbox"/> My Asset Four Square (page 7)	<input type="checkbox"/> I asked my employer about training programs.
<input type="checkbox"/> Connect Assets to Jobs (page 8)	<input type="checkbox"/> I enrolled in an education or career program.
<input type="checkbox"/> Assets Employers Want (page 9)	<input type="checkbox"/> I enrolled in an enrichment or hobby class.
<input type="checkbox"/> Who’s the Boss? (page 13)	<input type="checkbox"/> I learned more from the additional resources.
<input type="checkbox"/> My Destination (page 15)	<input type="checkbox"/> I shared this information with others.
<input type="checkbox"/> SMART Financial Goals (page 16)	

Please share any additional comments you may have: \_\_\_\_\_

page I1Y-4

This page intentionally left blank.

### What is Success?

Name three people you think are 'successful.'			
Why?			
How did you think they did it?			
What do they have in common?			

My success ...

What is my own idea of success?	
Am I there now? If not, why not?	
What do I need to do to get there?	

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)

page I1Y-5

### My Life

Check all the areas listed below over which you believe you have control in your life.

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

Ultimately, you decide:

*What you think of yourself,  
What you do with your life,  
Who you are!*

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

page I1Y-6

### 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?

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

page I1Y-7

### Connect Assets to Jobs

Now that you know your personal assets and what employers want, it's important to make a concrete connection between the two. Here are some examples of making that connection.

Asset	Connection
I've been known to throw a good party. I am always asked to plan family weddings, baby showers, anniversaries, etc.	Through my experience in planning events, I have the organizational skills to manage details and meet the deadlines of this job.
I figure out how to fix things. When the dishwasher broke, I downloaded the user manual, looked up how-to videos, and fixed it myself.	My technical aptitude to research and solve mechanical problems will help me to keep the company's equipment in peak operating condition.
I can talk to anyone. My friends know that wherever we go, I will strike up a conversation with someone.	Having the ability to talk to complete strangers, I will effectively greet customers, suppliers, and management from the home office as the receptionist for the company.

Now take your top three assets think of ways you can use them to your advantage.

Asset	Connection
1.	
2.	
3.	

page I1Y-8

**Assets Employers Want**

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. So what personal assets do employers value? Here are some examples of things that are important to employers. Check those that you believe you have.

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

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

page I1Y-9

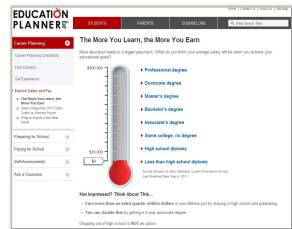
page I1Y-11

**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.



page I1Y-10

page I1Y-12

**Attending College at Any Age**

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.

Source: Adapted from Right on the Money: Financial Know-How for Financial Freedom (NEFE)

**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.

**Basic**  
(www.paadultresources.org)

**Enrichment**  
(www.arts.pa.gov)

**Career Training Program**  
(www.pacareerlink.pa.gov)

**Community College**  
(https://pacommunitycolleges.org)

**Small Business**  
(www.pasbdc.org)

**Volunteer**  
(www.dli.pa.gov/pennserve)

### Who's the Boss?

Have you ever considered starting a business of your own? Starting and managing your own business can ask a lot more of you in time, energy, and talent than most other jobs ever do. It may require a significant investment of your own money and might be risky, but it may prove much more rewarding than a regular job. Running your own business can give you the satisfaction of using your talents and doing work you enjoy. If you're a good money manager, it can be financially rewarding, too.

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**

- Takes initiative;** is self-directed and independent; makes things happen, not waiting and reacting
- Driven to achieve;** 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
- Positive mental attitude;** is self-confident; believes and trust own ideas, instincts, and abilities
- Sets goals and plans ahead;** creates a vision of success; creates plans, follows them, and updates periodically; works with focus and intention; anticipates and welcomes new developments
- Resourceful;** is a creative problem-solver, imaginative, and innovative; sees better ways of doing things; uncovers new resources and opportunities; finds a way
- A leader;** 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
- A good communicator;** likes people; has great people skills; is a good listener and effective negotiator
- Leverages and improves skills;** makes the most of personal strengths, but doesn't try to be and do everything; always learning and open to new ideas
- Has technical knowledge;** understands general business practices and processes to deliver product
- Organized;** able to prioritize; can manage time, meets deadlines, and fulfills commitments
- and realistic;** 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
- Uses money well;** good money manager that sees it as a tool for success rather than the goal itself
- Persistent and bounces back;** has determination and follow through; accepts rejection and failure; learns from experience and mistakes, creates new plans and moves ahead; never gives up

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

page I1Y-13

page I1Y-15

### 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 diagram shows a central box labeled 'Values' with 'Why?' underneath. Two arrows point from this box to two other boxes: 'Goal' with 'What?' underneath, and 'Price' with 'How much?' underneath. A double-headed arrow connects the 'Goal' and 'Price' boxes.

- 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**

*Unless you think about, choose, say, and do what you really want, you risk getting stuck with circumstances you do not desire.*

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

page I1Y-14

page I1Y-16

### My Destination

Think about where you want to be. What is your destination? Use the following chart to write down some goals that you have. What are the roadblocks to getting there? What detours are necessary to get to your destination?

	Destination	Roadblocks	Detour
1.			
2.			
3.			

### SMART Financial Goals

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 – need to do something, i.e., 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)



### Additional Resources to: *Invest in Yourself*

**Action Without Borders:** [www.idealist.org](http://www.idealist.org)

**First-time Job Seekers:**

This online book is a free resource for individuals pursuing their first position in the non-profit sector. Topics include becoming a stronger candidate, presenting yourself on paper and in person, networking, and negotiating wages and benefits.

**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.

**The More You Learn, The More You Earn**

See how more education leads to a bigger paycheck with this interactive tool.

**Which Careers Match Your Skills?**

This online tool matches the things you are good at doing with careers that require these skills.

**Career Solutions:** [www.careersolutionspublishing.com](http://www.careersolutionspublishing.com)

**Top 10 Tips for Work Readiness**

Here is a list of tips to help you become more successful at work.

**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

**Certified TAA/WIA Training Programs**

Browse the listing of occupational training providers that have been approved through the federal Trade Adjustment Assistance/Workforce Investment Act.

**Family Economics and Financial Education:** [www.takecharge.today.arizona.edu](http://www.takecharge.today.arizona.edu)

**Financial Planning**

This online article helps you plan your financial goals, lifestyle conditions, financial life style, personal financial management, and life cycle needs in order to achieve financial success.

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

**ETC 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.

**Hands on Banking:** [www.handsonbanking.org](http://www.handsonbanking.org)

**Entrepreneurship**

This interactive online program provides tools and information to start, manage, and grow a small business.

**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.

**National Endowment for Financial Education:** [www.smartaboutmoney.org](http://www.smartaboutmoney.org)

Smartaboutmoney.org is an unbiased website to find practical articles, worksheets, tips, and valuable resources to help you understand and manage your money.

**Resource Library - Job and Career**

The Resource Library is a collection of tools and materials to provide you with credible and unbiased information on job and careers.

**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.

**Be Prepared to File The FAFSA**

This is a checklist of information that is needed to complete the FAFSA.

**You Don't Have To Shell Out To Fill It Out**

Look through the list of resources to receive free help completing the FAFSA.

**PA Housing Finance Agency (PHFA):** [www.buildinyourfinancialhouse.org](http://www.buildinyourfinancialhouse.org)

Building Your Financial House is a commercial free financial resource for Pennsylvanians.

Mirroring PHFA's flagship financial education program, the site provides comprehensive information on general financial topics and major milestones in life. The site also has over 40 worksheets, including those found in this module, to help build your own financial house.

**PA Treasury:** [www.patresury.gov](http://www.patresury.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 Labor:** [www.careerinfonet.org](http://www.careerinfonet.org)

**Skills Profile**

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.

page I1Y-17

page I1Y-18

page I1Y-19

page I1Y-20

### Session Evaluation

Agency: \_\_\_\_\_

Date: \_\_\_\_\_

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

	Excellent	Very Good	Good	Fair	Poor
Overall, I feel the session was:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The location of the session was:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The meeting room and facilities were:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Before the session:</b>					
My knowledge and skills about the topic were:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>After the session:</b>					
My knowledge and skills about the topic are:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My confidence to apply what I have learned today is:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>During the Session:</b>	<b>Strongly Agree</b>	<b>Agree</b>	<b>Not Sure</b>	<b>Disagree</b>	<b>Strongly Disagree</b>
The instructions were clear and easy to follow.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The time allocated was right for the topic.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
There was ample opportunity to share experiences/ideas.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The overhead slides were clear and helped my learning.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The activities and examples helped my learning.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The activities and examples were relevant to my situation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>The Instructor:</b>					
Was knowledgeable about the topic.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Delivered lessons in a clear and understandable manner.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Was engaging and encouraged interaction.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Was well-prepared.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Was approachable and open to questions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<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:					

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