

Building Your Financial House

Set the Foundation of Your Future



Module 1 Invest in Yourself Facilitator Guide (EOR)

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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.

Handouts	<input type="checkbox"/> The Framework for Building Your Financial House <input type="checkbox"/> Module 1 - Participant Guide <input type="checkbox"/> Presentation Slides <input type="checkbox"/> Case Study for Ex-Offender Reentry <input type="checkbox"/> Participant Certificates of Participation
Supplies	<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 white/chalk board <input type="checkbox"/> Multi-colored 3x3 Post-it Notes or squares of colored paper <input type="checkbox"/> Visuals
Room Set-up	<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

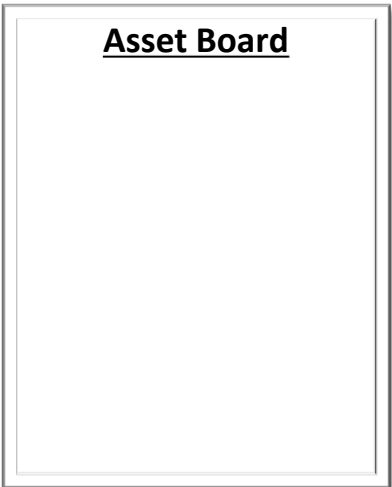
Below are the visual aids that will be used during the presentation of Module 1: Invest in Yourself.

Art Gallery:

- 1. Use adhesive flip-chart paper or a plain white sheet of copier paper as an alternative
- 2. Make one visual for each small group of three participants

Asset Four Square:

Use adhesive flip-chart paper or plain white sheet of copier paper and place on an empty table to display assets squares



Case Study:

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

<u>Anna's Assets</u>	
Education	Skills & Talents
Personality	Connections

<u>Anna's Destination</u>		
<u>Destination</u>	<u>Roadblocks</u>	<u>Detour</u>

Session Outline and Activities

Slides	Section	Time Allotted
IY.1-9	Welcome and Introduction <ul style="list-style-type: none"> - Ice Breaker: Best/Worst \$50 - How do we learn about money - Framework for Building Your Financial House 	15 minutes
IY.9-14	Module 1: Objectives and Self-Assessment <ul style="list-style-type: none"> - Pre-Session Assessment, page IY-3 	5 minutes
IY.15-16	Art Gallery - What is Success? <ul style="list-style-type: none"> - Small group visual illustration 	15 minutes
IY.17-22	Personal Assets	10 minutes
IY.23-25	Asset Four Square <ul style="list-style-type: none"> - Participants create a group collage of personal assets 	15 minutes
IY.26-29	Learning to Earning	10 minutes
IY.30-32	Case Study: Meet Barry and Anna's Journey, pages 3-6 <ul style="list-style-type: none"> - Anna's Assets - Anna's Destination 	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



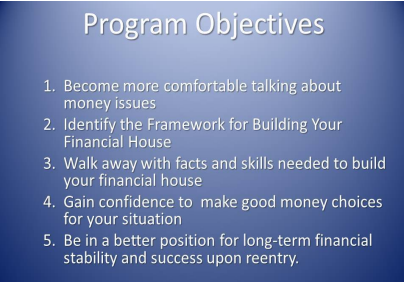
in recognition of your participation on this day,

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, hand out the Module 1 - Participant Guide, Presentation Slides, and the Case Study.</p> <p>Discuss any housekeeping issues that may be relevant.</p> <p>Next</p>	 <p style="text-align: right;"><i>slide I1Y.1</i></p>
<p>Ice breaker: Provide each participant with a small slip of paper.</p> <p>Explain:</p> <ul style="list-style-type: none"> - <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> - <i>It doesn't have to be exactly \$50, just think about the best and worst things on which you spent your money.</i> - <i>Remember, this is a safe place. What happens in BYFH, stays in BYFH!</i> <p>Collect the slips of paper and share your own best and worst; read 3 or 4 of the participant slips aloud.</p> <p>Explain:</p> <ul style="list-style-type: none"> - <i>The reason we did this is to show us that we are all in this money thing together.</i> - <i>It doesn't matter who you are, where 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> - <i>And...one of your really good choices is that you are here today!</i> <p>Next</p>	 <p style="text-align: right;"><i>slide I1Y.2</i></p>
<p>Explain:</p> <p><i>The objectives of Building Your Financial House are:</i></p> <p>Read the objectives as they appear.</p> <p>Next</p>	 <p style="text-align: right;"><i>slide I1Y.3</i></p>

Explain:

Over the next several sessions, we will cover the following:

Read the topics as they appear.

Note that our final session (#8) will be a recap and celebration session!

Next



slide IY.4

Explain:

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 . . .

Click

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.

Click

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.)

Click

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.

Next



slide IY.5

Explain:

- *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!*
- *Through 'Building Your Financial House,' we'll talk about a variety of financial topics and how they work together so you can fully prepare financially for re-entry back to the community.*

Next



slide IY.6

Explain:

So, what do think when you hear the words “financial education,” 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.’

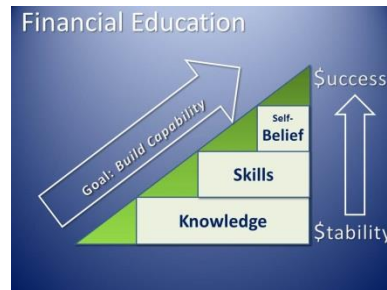
Click

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 I1Y.7

Read the slide.



slide I1Y.8

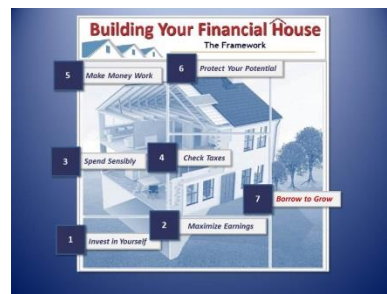
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Ask participants to refer to the **Framework** handout.

Explain:

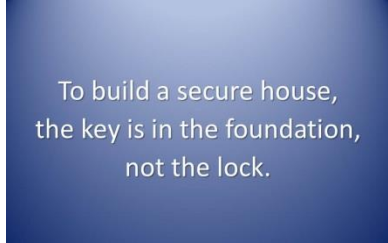


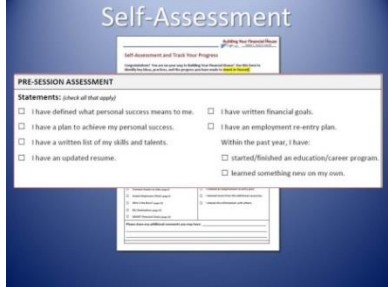
That’s where the framework for Building Your Financial House comes in. Building a financial house is just like building a physical house.

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



slide I1Y.9

Next

<p>Read the slide and ask if participants agree.</p> <p>Next</p>	 <p style="text-align: right;">slide IY.10</p>
<p>Module 1 - Objectives and Self-Assessment Time: 5 minutes</p>	
<p>Refer participants to the Module 1 - Participant Guide and Presentation Slides handouts. 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>Next</p>	 <p style="text-align: right;">slide IY.11</p>
<p>Remind audience where the module fits in the framework.</p> <p>Click</p> <p>Read the slide.</p> <p>Next</p>	 <p style="text-align: right;">slide IY.12</p>
<p>Refer to page IY-3, Self-Assessment and Track Your Progress.</p> <p>Explain:</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>Click and read the key points. Ask participants to complete the assessment in the context of prior to conviction.</p> <p>Next</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"> - Identify your personal assets and opportunities - Recognize the education-to-income relationship - Define your priorities 	<ul style="list-style-type: none"> - Create a checklist of skills and talents - Use skills and talents to improve financial position - Seek education and training - Set goals according to your priorities

slide IY.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 IY-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 IY.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 IY-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 IY.16

Personal Assets	Time: 10 minutes
<p>Explain:</p> <p><i>Let's talk about personal assets. But first, what is an asset?</i></p> <p>Allow for 3 or 4 responses. Click and explain:</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>Next</p>	 <p style="text-align: right;"><i>slide IY.17</i></p>
<p>Explain:</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>Read the points.</p> <p>Next</p>	 <p style="text-align: right;"><i>slide IY.18</i></p>
<p>Explain:</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>Click</p> <p><i>There are academic skills and talents, such as good with numbers, problem solving, or communications.</i></p> <p>Click</p> <p><i>Practical skills and talents might be crafts and hobbies, such as sewing, cooking, decorating, or carpentry</i></p> <p>Next</p>	 <p style="text-align: right;"><i>slide IY.19</i></p>
<p>Explain:</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>Read the points.</p> <p>Next</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

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

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 and encourage any skills or experience they have gained while incarcerated.

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 a potential employer to know about them.

Next

slide IY.23

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.
 - Connect:** 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.
 - Connect:** 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.
 - Connect:** 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 connections. Be sure to take this opportunity to ask for a personal reference as well.

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:

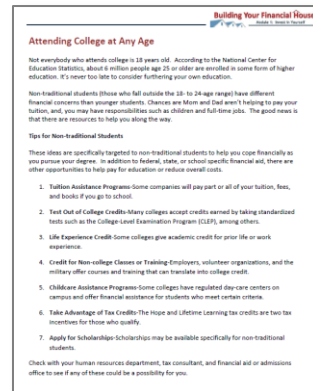
- Employer tuition assistance/reimbursement
- Testing out of college credits or life experience credits
- Income tax credits
- Scholarships

Refer to page I1Y-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 I1Y.27



page I1Y-11

Explain:

The numbers don't lie: formal education is important. 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 correction education.

Click

- 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

Next



slide I1Y.28

Explain:

Once you are released, explore other learning opportunities

- Again, basic literacy education is available
- Enrichment classes, such as an art, hobby, foreign language
- Career training, technical school, and apprenticeship programs;
- Small business training through the PA Small Business Development Corp at locations around the state
- Volunteering, which can serve two purposes, a necessary resource for non-profit organizations and **free training** for the volunteer

Next

slide IY.29

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.

slide IY.30

Next

page IY-13

Case Study: Meet Anna

Time: 15 minutes

Refer to the Case Study, pages 3-7. Ask for volunteers to read paragraphs aloud on page 3, Meet Barry, and page 4, Meet Anna.

Next

slide IY.31

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.32

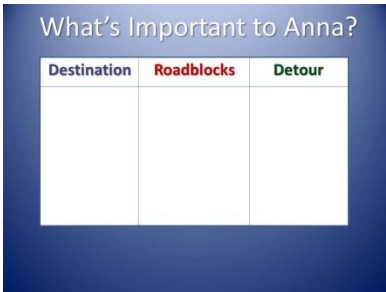
Using the 'Anna's Destination' visual, ask participants to identify where Anna wants to be in life. List all responses in the 'destination' column. The following are the key priorities to be identified:

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

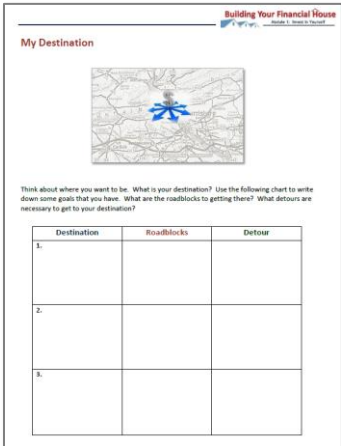
Then for each 'destination' discuss the 'roadblocks,' to her goal, and the 'detours' she needs to take to reach each one. The discussion should circle back to a conclusion that with Anna should prioritize getting her GED in order to accomplish her goals.

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



slide IY.33



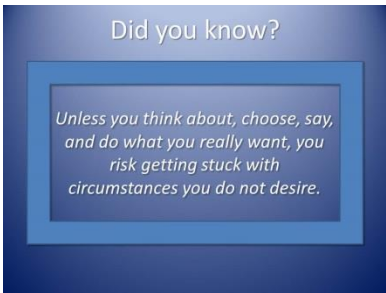
page IY-15

SMART Financial Goals

Time: 10 minutes

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

Next



slide IY.34

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



slide IY.35

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



slide IY.36

Explain:

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

Click

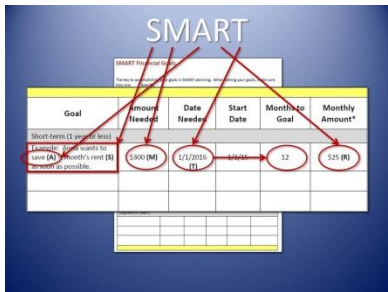
Here is that goal framed as a SMART financial goal: "I want to save 1/2 month's rent, \$300 within in one year.

Click

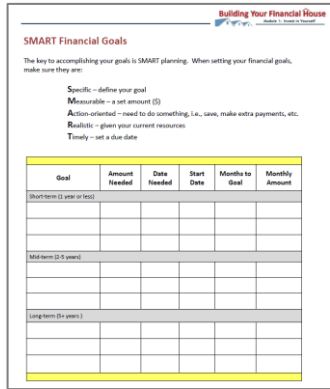
Read the (SMART) item as it appears; **click** to the next item.

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

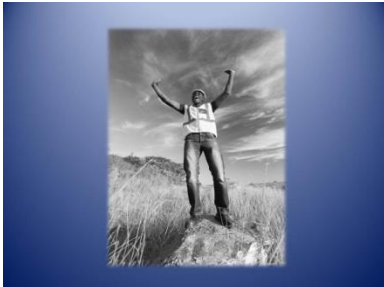


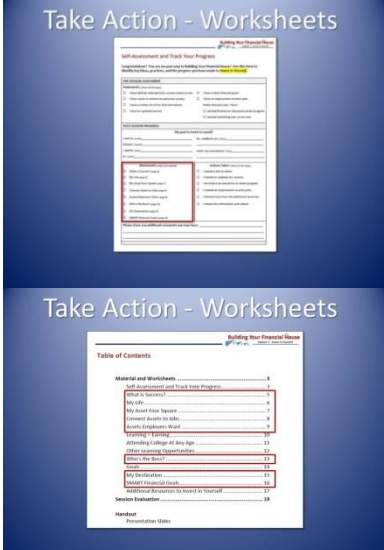
Next



slide IY.37



page IY-15

Recap and Take Action	Time: 10 minutes
<p>Explain:</p> <p><i>You made it through the first module! Whew!</i></p> <p>Next</p>	 <p><i>slide IY.38</i></p>
<p>Explain:</p> <p><i>Let's recap.</i></p> <p>Read points.</p> <p>Next</p>	 <p><i>slide IY.39</i></p>
<p>Refer back to page IY 3; Self-Assessment and Track Your Progress.</p> <p>Click and read the goal section. Clarify any questions on setting a goal.</p> <p>Next</p>	 <p><i>slide IY.40</i></p>
<p>Highlight the list of worksheets that are in the module.</p> <p>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.</p> <p>Next</p>	 <p><i>slide IY.41</i></p>

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 and have access to the internet.

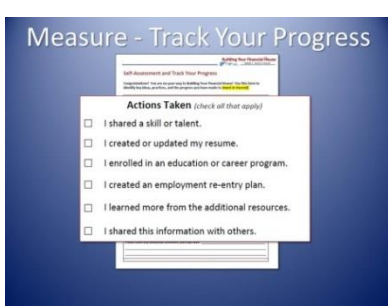
Next



slide IY.42

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.

Next



slide IY.43

Session Evaluation and Closing **Time: 5 minutes**

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

Next



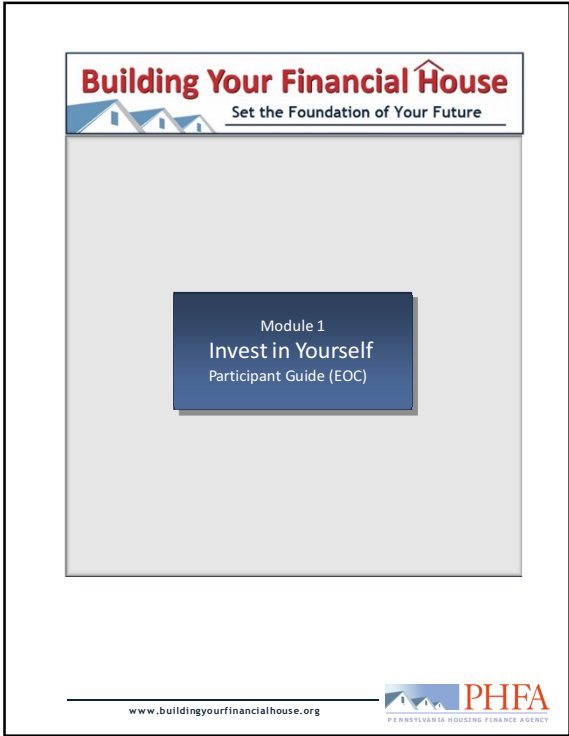
slide IY.44

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



slide IY.45

Participant Guide



page I1Y-1

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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)

- I have defined what personal success means to me.
- I have a plan to achieve my personal success.
- I have a written list of my skills and talents.
- I have an updated resume.
- I have written financial goals.
- I have an employment re-entry plan.
- Within the past year, I have:
 - started/finished an education/career program.
 - learned something new on my own.

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) _____

Worksheets (check if completed)	Actions Taken (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 enrolled in an education or career program.
<input type="checkbox"/> Connect Assets to Jobs (page 8)	<input type="checkbox"/> I created an employment re-entry plan.
<input type="checkbox"/> Assets Employers Want (page 9)	<input type="checkbox"/> I learned more from the additional resources.
<input type="checkbox"/> Who's the Boss? (page 13)	<input type="checkbox"/> I shared this information with others.
<input type="checkbox"/> My Destination (page 15)	
<input type="checkbox"/> SMART Financial Goals (page 16)	

Please share any additional comments you may have: _____

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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)

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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)

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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>EDUCATION Diplomas, degrees, and certificates. Things you know by formal or informal study, practice, and training.</p>	<p>SKILLS & TALENTS Physical, intellectual, and practical. Things you're interested in, like to do, do well, or come naturally to you</p>
<p>PERSONALITY Describe yourself. How family, friends, neighbors, and co-workers describe you.</p>	<p>CONNECTIONS 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. _____

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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.	

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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)

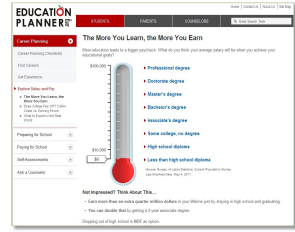
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Learning = Earning

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.



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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* (NCFE)

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.paduledresources.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)

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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
- Objective 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

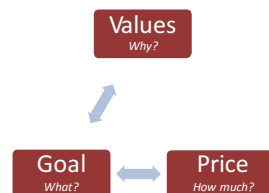
Source: Adapted from Hands on Banking (Wells Fargo)

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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

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)

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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:

- **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 (2-5 years)					
Long-term (5+ years)					

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Additional Resources to Invest in Yourself

Action Without Borders: www.idealists.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
 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
 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
 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
 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
 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.

Hands on Banking: www.handsbanking.org
 Entrepreneurship
 This interactive online program provides tools and information to start, manage, and grow a small business.

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

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National Endowment for Financial Education: 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.pewpa.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
 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.
 FAFSA: 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.buildingyourfinancialhouse.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.pbtfr638.org / www.pbtfr638.org/legis 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
 Skills Profiler
 This online tool helps you to not only create a list of your activities and skills but also 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.

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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!

Overall, I feel the session was:									
The location of the session was:									
The meeting room and facilities were:									
Before the session:									
My knowledge and skills about the topic were:									
After the session:									
My knowledge and skills about the topic are:									
My confidence to apply what I have learned today is:									
During the Session:									
The instructions were clear and easy to follow.									
The time allocated was right for the topic.									
There was ample opportunity to share experiences/ideas.									
The overhead slides were clear and helped my learning.									
The activities and examples helped my learning.									
The activities and examples were relevant to my situation.									
The instructor:									
Was knowledgeable about the topic.									
Delivered lessons in a clear and understandable manner.									
Was engaging and encouraged interaction.									
Was well-prepared.									
Was approachable and open to questions.									
The session:									
Met my expectations.									
Was of value to me.									
Has motivated me to take action.									
Final Questions									
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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