

# Session Plans

## Financial Literacy Interactive Journaling® curriculum





## Group Application (60-90 minutes)

Session	In-session Objectives	Out-of-session Activities
1	<p><b>Introductions and Group Agreements</b></p> <ol style="list-style-type: none"> <li>1. Establish group agreements and expectations</li> <li>2. Introduce yourself and invite participants to introduce themselves</li> <li>3. Distribute Journals to participants</li> <li>4. Process <b>pages 2-3</b> (Facilitator Guide pages 26-27)</li> </ol>	<p>Assign <b>pages 3-6</b>. Introduce the value of <i>Interactive Journaling</i><sup>®</sup> to participants.</p>
2	<p><b>Introduction to Financial Literacy</b></p> <ol style="list-style-type: none"> <li>1. Process <b>pages 4-6</b> (Facilitator Guide pages 28-30) <ul style="list-style-type: none"> <li>-Benefits of financial literacy</li> <li>-Exploring my beliefs about money</li> </ul> </li> </ol>	<p>Assign <b>pages 7-10</b>.</p> <p>Invite participants to consider how their own beliefs about money have affected their financial decisions.</p>
3	<p><b>Creating a Checking Account</b></p> <ol style="list-style-type: none"> <li>1. Discuss insights from assigned out-of-session activities</li> <li>2. Process <b>pages 7-10</b> (Facilitator Guide pages 31-34) <ul style="list-style-type: none"> <li>-Advantages of having a checking account</li> <li>-Opening a checking account</li> <li>-Depositing and withdrawing money</li> <li>-Online banking</li> </ul> </li> </ol>	<p>Assign <b>pages 11-15</b>.</p> <p>Invite participants to learn more about checking accounts before next session. If possible, invite them to call or visit a few local banks and ask questions about opening a checking account to learn more about the process.</p>
4	<p><b>Saving and Investing</b></p> <ol style="list-style-type: none"> <li>1. Discuss insights from assigned out-of-session activities</li> <li>2. Process <b>pages 11-15</b> (Facilitator Guide pages 35-39) <ul style="list-style-type: none"> <li>-My experience with saving money</li> <li>-Strategies for saving</li> <li>-Investing in my future</li> </ul> </li> </ol>	<p>Assign <b>pages 16-20</b>.</p> <p>Invite participants to come up with a plan for applying one of the four strategies for saving and share it with the group in next session.</p>



## Group Application (60-90 minutes)

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5	<p><b>Understanding Credit and Loans</b></p> <ol style="list-style-type: none"> <li>1. Discuss insights from assigned out-of-session activities</li> <li>2. Process <b>pages 16-20</b> (Facilitator Guide pages 40-44) <ul style="list-style-type: none"> <li>-My experience with borrowing money</li> <li>-Four myths about debt and credit</li> <li>-A closer look at credit cards</li> <li>-Understanding loans</li> <li>-Debt management</li> </ul> </li> </ol>	<p>Assign <b>pages 21-22</b>.</p> <p>Have participants come up with a plan for applying one of the tips for managing debt and share it with the group in next session.</p>
6	<p><b>Understanding Insurance</b></p> <ol style="list-style-type: none"> <li>1. Discuss insights from assigned out-of-session activities</li> <li>2. Process <b>pages 21-22</b> (Facilitator Guide pages 45-46) <ul style="list-style-type: none"> <li>-Health insurance</li> <li>-Life insurance</li> <li>-Homeowners/renters insurance</li> <li>-Auto insurance</li> <li>-Long-term disability insurance</li> </ul> </li> </ol>	<p>Assign <b>pages 23-26</b>.</p> <p>If possible, have participants research the answers to their insurance-related questions, either by doing a web search or contacting an insurance company directly.</p>
7	<p><b>Avoiding Financial Pitfalls</b></p> <ol style="list-style-type: none"> <li>1. Discuss insights from assigned out-of-session activities</li> <li>2. Process <b>pages 23-26</b> (Facilitator Guide pages 47-50) <ul style="list-style-type: none"> <li>-An overview of common financial pitfalls</li> <li>-Scams</li> <li>-Payday loans</li> <li>-Lending to others</li> <li>-Gambling</li> <li>-Drugs and alcohol</li> <li>-Other common pitfalls</li> </ul> </li> </ol>	<p>Assign <b>pages 27-34</b>.</p> <p>Invite participants to identify their biggest financial pitfall and take one step toward addressing it before next session.</p>



## Group Application (60-90 minutes)

Session	In-session Objectives	Out-of-session Activities
8	<p><b>Creating a Budget Part 1</b></p> <ol style="list-style-type: none"> <li>1. Discuss insights from assigned out-of-session activities</li> <li>2. Process <b>pages 27-34</b> (Facilitator Guide pages 51-58) <ul style="list-style-type: none"> <li>-My experiences creating a budget</li> <li>-Calculating my monthly income</li> <li>-Calculating my expenses</li> <li>-Setting my financial goals</li> </ul> </li> </ol>	<p>Assign <b>pages 35-40</b>.</p> <p>Have participants share their goal with one other supportive person before next session.</p>
9	<p><b>Creating a Budget Part 2</b></p> <ol style="list-style-type: none"> <li>1. Discuss insights from assigned out-of-session activities</li> <li>2. Process <b>pages 35-40</b> (Facilitator Guide pages 59-64) <ul style="list-style-type: none"> <li>-Changing my spending habits</li> <li>-Completing my financial picture</li> <li>-Tracking my finances</li> <li>-Accessing resources</li> </ul> </li> </ol>	<p>Assign <b>pages 41-44</b>.</p> <p>Invite participants to practice tracking and sticking to their budget before next session. In a future session, explore what they learned and any adjustments they would like to make.</p>
10	<p><b>Thriving With Money</b></p> <ol style="list-style-type: none"> <li>1. Discuss insights from assigned out-of-session activities</li> <li>2. Process <b>pages 41-44</b> (Facilitator Guide pages 65-68) <ul style="list-style-type: none"> <li>-Invest in others</li> <li>-Choose experiences over stuff</li> <li>-Avoid comparisons</li> <li>-Invest in your health</li> <li>-Pursue meaning and purpose</li> </ul> </li> <li>3. Have participants share feedback on which curriculum topics they would like to learn more about (to prepare for Session 11)</li> </ol>	<p>Invite participants to pick one of the strategies for thriving with money and apply it before next session.</p>



# Financial Literacy (continued)

12 Sessions

## Group Application (60-90 minutes)

Session	In-session Objectives	Out-of-session Activities
11	<p><b>Review Session (Open Week)</b></p> <ol style="list-style-type: none"> <li>1. Discuss insights from assigned out-of-session activities</li> <li>2. Select one curriculum topic to review, choosing new facilitation activities, discussion prompts and role plays</li> </ol>	<p>Assign <b>pages 45-47</b>.</p> <p>Assign out-of-session activities related to today's chosen topic.</p>
12	<p><b>My Next Steps</b></p> <ol style="list-style-type: none"> <li>1. Discuss insights from assigned out-of-session activities</li> <li>2. Process <b>pages 45-47</b> <ul style="list-style-type: none"> <li>-My beliefs about money</li> <li>-What I have learned</li> <li>-Additional resources and terms</li> </ul> </li> <li>3. Celebrate participant success; help participants identify next steps/new goals</li> </ol>	<p>Complete your next steps; continue to work toward individual financial literacy goals.</p>