

Instructions for Workshop Leader

Use these slides (in order) with the sections of your session outline.

Welcome and Overview (Slides 2-4)

Activity (Slides 5-8)

Present (Slides 9-11)

Discuss (Slide 12)

Review and Evaluate (Slides 13-18)

Close (Slide 19)





Dream Well

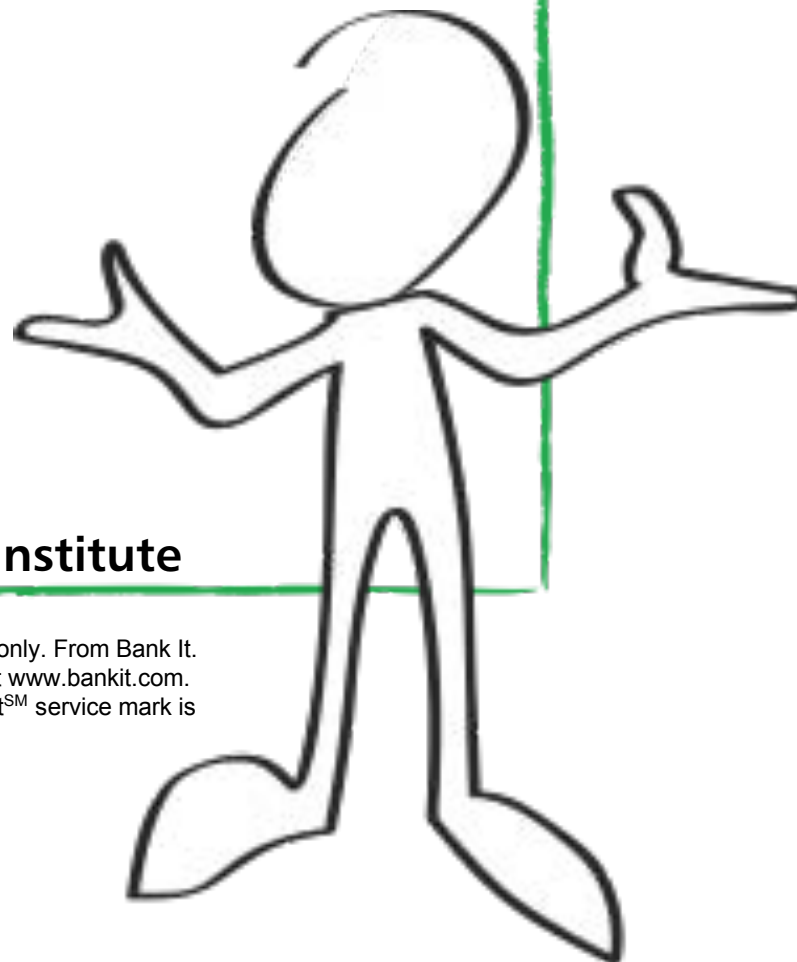
Welcome to Bank It

**Your Dreams,
Your Financial Plan**

3-DR-PT

Sponsored by Capital One and Search Institute

Permission to photocopy this handout granted for individual and educational use only. From Bank It. Copyright © 2010 by Capital One and Search Institute. For more information, visit www.bankit.com. Capital One® and Search Institute® are federally registered service marks. Bank ItSM service mark is pending. All rights reserved.



Welcome and Overview

What is Bank It?

Bank It delivers real-world topics and tools to help you:

- Understand,
- Talk about, and
- Manage your money.

From Capital One and Search Institute



3-DR-PT



Welcome and Overview

Three goals for today:

1. List two examples of what may be included in a personal financial plan.
2. Explain what a net worth statement is.
3. Explain how a personal financial plan can help you pursue your dreams.



3-DR-PT



Activity

To manage your money and dreams well,
it's important to have an overall plan,
a personal financial plan.



3-DR-PT



Activity

The Big Picture



3-DR-PT



Activity

What may be included in a personal financial plan?



3-DR-PT



Activity

How can an up-to-date budget help you pursue your dreams?



3-DR-PT



Present

What is a net worth statement?



3-DR-PT



Present

What are examples of household assets?



3-DR-PT



Present

What is a liability?



3-DR-PT



Discuss

Turn to talk to someone near you.

1. Say your first name.
2. How do you plan to keep track of your overall money situation?



3-DR-PT



Review and Evaluate

What are examples of what might be included in a personal financial plan?

1. Budget
2. Financial goals
3. Net worth statement
4. Cash flow statement
5. Insurance plan
6. Investment plan



Review and Evaluate

How can an up-to-date budget help you pursue your dreams?

A budget gives you specific information about how your money is coming in and going out. It helps you make decisions about how to use your money.



3-DR-PT



Review and Evaluate

What is a net worth statement?

A net worth statement measures a person's financial health at a point in time. It includes what the person owns, called "assets," and what a person owes, called "liabilities."



3-DR-PT



Review and Evaluate

What are examples of household assets?

- Cash
- Value of home that you own
- IRAs
- Stocks and mutual funds
- Bonds
- Collections



3-DR-PT



Review and Evaluate

What is a liability?

A liability is what you owe.



3-DR-PT



Review and Evaluate

How can a personal financial plan help you pursue your dreams?

A personal financial plan can help you pursue your dreams by giving you a plan and an overview of what's happening with your money.



3-DR-PT



Close

Having an overall plan of what's happening with your money can help you live the life you dream of.



3-DR-PT

