

# Financial Empowerment Curriculum

## Moving Ahead Through Financial Management



Handouts



## Setting Priorities and Goals

**Directions** *Sometimes it's hard to know where to start. Use this tool to figure out what financial information is most needed now and what you will need to know later. Read each statement listed below. Using a 1-4 scale, rate each statement. Write down the rating that most accurately describes your level of interest in front of each statement.*

- 1 = Critically important to me
- 2 = Very important to me
- 3 = Somewhat important to me
- 4 = Less important to me

### Financial Safety Planning

Rating	Statement	Rating	Statement
	I want to learn what financial records or information I should keep track of and how to safely store it.		I want to learn how to protect my money and other resources.
	I want to learn the first steps to creating a financial safety plan and why it's important.		I want to learn how to restrict others from accessing my financial information and about safety and the internet.

### Resources & Public Benefits

	I want to learn more about community resources I can access as an immigrant or refugee woman.		I want to learn about community resources that can help me find a well paying job.
	I want to learn more about community resources that can help me in emergency situations.		I want to learn more about community resources that can help me with temporary and transitional housing.

### Planning, Spending & Saving

	I want to learn more about ways to track how much I owe and how much I spend.		I want to learn more about strategies for saving money and bank options to best meet my needs and options.
	I want to learn about how to plan for my retirement.		

Housing			
	I want to learn more about affordable housing options in my community.		I want to learn more about my rights as a tenant and landlord rights and responsibilities.
	I want to learn more about planning to buy a home.		
Debt & Credit Repair			
	I want to learn more about managing or reducing my debt		I want to learn more about rebuilding my credit.
	I think I may be a victim of identity theft and I want to learn more about what I need to do.		I want to learn more credit scores and understanding credit reports.
Employment & Education			
	I want to learn how to keep myself safe at the workplace.		I want to learn more about starting my own business or becoming self-employed.
	I want to learn how to create or improve a resume for employment.		I want to learn more about paying for my education or my child(ren)'s education.
Other Topic Important to Me			
Fill in the boxes below to add topics that are important but are not listed above.			

## Setting Priorities and Goals: Scoring

### Directions:

Review your answers for each of the financial categories and pay special attention to statements you scored with 1's or 2's.

Below is a detailed overview of how each number translates to your interests and action steps.

**1's:** Any area where you placed a one indicates the topics you are most interested in learning. Consider reviewing these topics first.

**2's:** Any areas where you placed a 2 should be prioritized next, after you have worked through your top priorities.

**3's:** Any areas where you placed a 3 should be prioritized in the few months.

**4's:** Any areas where you placed a 4 are a lower priority now. These will be longer term goals. Set a plan for when you would like to get started on these topics.

### Determining Your Interests

Now that you have completed this exercise you should have a good understanding of the topics you want to review immediately and within the next 30 days. Use the space below to record the topics you want to learn more about immediately and over the next month.

#### Topics to review immediately:

1.

2.

3.

#### Topics to review within the next 30 days:

1.

2.

3.

**Step 1:**

**Step 2:**

**Step 3:**

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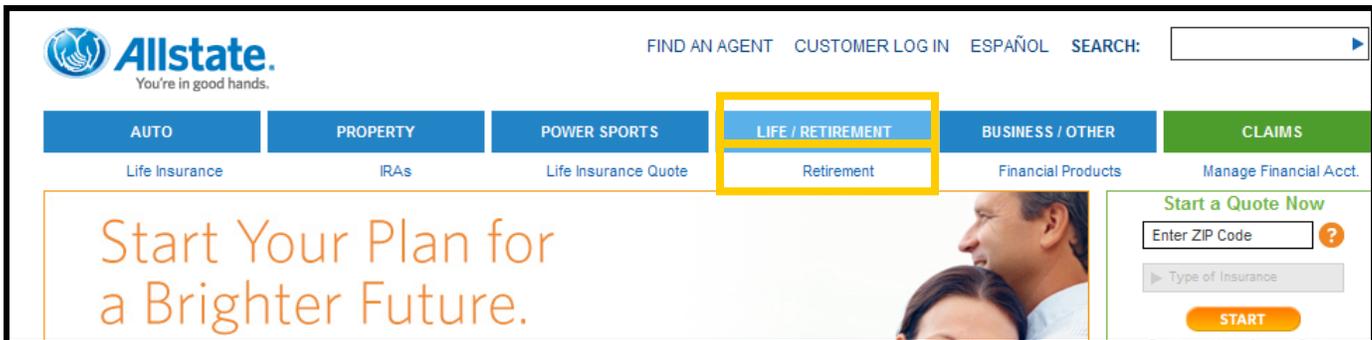
### Budgeting Worksheet

<b>Monthly Income (checks or cash):</b>	
<b>Monthly Fixed Expenses:</b>	
Rent/mortgage (principal, tax, insurance)	_____
Life insurance	_____
Medical/health insurance	_____
Vehicle insurance	_____
Disability insurance	_____
Household insurance	_____
Car payments	_____
Other loan payments	_____
Savings	_____
Emergency savings	_____
Other (list)	_____
<b>Monthly Flexible Expenses:</b>	
Utilities (electric, gas, phone, etc.)	_____
Credit card payments	_____
Auto upkeep (gasoline, oil, maintenance)	_____
Food (at home and away from home)	_____
Clothing	_____
Household supplies	_____
Medical/dental costs	_____
Recreation/entertainment	_____
Church donation/other charities	_____
Childcare	_____
Education	_____
Personal allowances	_____
Other (list)	_____
<b>Total Monthly Expenses:</b>	_____
<b>Total Income Minus Total Expenses:</b>	_____
<b>Add or Minus Balance from Previous Month:</b>	_____
<b>Current Balance:</b>	_____

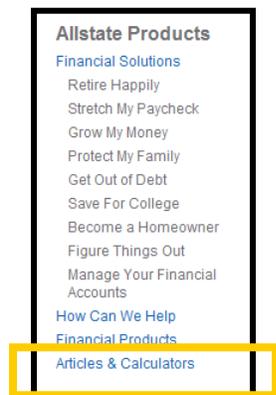
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Online Tools and Resources



1. Go online and visit [www.myallstatefinancial.com](http://www.myallstatefinancial.com) .
2. Using the graphic above as a guide, click on the “LIFE/RETIREMENT” tab and select the Retirement tab.
3. On the left side of the page the menu to the right will display.
4. Select “Articles & Calculators”.
5. The following menu will display.



6. The menu is divided by Articles and Calculators.
7. The first link titled “Articles” provides a number of articles on a variety of financial topics, such as strategies to get out of debt. These are informal, easy to read and provide simple steps to follow to achieve financial independence.
8. The second link titled “Calculators” provides a central location of almost every online calculator available on the Internet today.