

COMMUNITY FINANCIAL EDUCATION

Household Finance Skills Workbook

From Daily Control to Generational Wealth

One practical course for a first paycheck, a shared household, midlife, retirement, or a fresh start

COURSE RULE Keep spending within available income. Protect necessities. Save before upgrading your lifestyle. Pay for optional treats only from money set aside in advance—never with credit, buy-now-pay-later plans, overdrafts, emergency savings, or bill money.

Developed for community financial education | Brent Roberson

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Welcome

This is one course for people whose money must work in real life: a student receiving a first paycheck, two people building a household, a worker supporting a family, a retiree on fixed income, a 50-year-old who needs a fresh start, or anyone tired of wondering where the money went.

It is secular, practical, and independent. It does not require a particular income, home, credit card, investment product, or public disclosure of private numbers. It does not measure character by debt, savings, a vehicle, a house, or a credit score.

COURSE PROMISE You will know what your life actually costs, what you can safely spend, what the next paycheck must do, how to stop borrowing for wants, what cash protection you need, and which action comes next.

What makes this course different

- A personal Monthly Essential-Cost Total and Emergency-Savings Milestones replace one-size-fits-all targets.
- People with a shortfall can complete the course; success is not limited to people with spare money.
- Enjoyment stays in the plan through separate, pre-funded Planned Fun Money.
- Credit cards, buy-now-pay-later plans, overdrafts, and emergency money never fund splurges.
- Cars, houses, education, and other major decisions are judged by complete cost, not a monthly-payment sales pitch.
- Starting at 50 or later is treated honestly: the plan uses several practical levers rather than promising a miracle.

Important educational notice

This material provides general education, not individualized investment, tax, legal, insurance, credit, benefits, or housing advice. Rules, limits, repayment programs, and eligibility standards change. Verify current information at the official sources listed at the end and consult qualified professionals who understand your circumstances.

This independently developed course is not sponsored by, affiliated with, or endorsed by any financial-education provider, employer, or financial-product company. No participant should be required to purchase a product or reveal private balances in class.

ONE COURSE - FOUR STARTING POINTS

Choose Your Current Path

The course does not divide people by age, job, income, or family type. Choose the condition that best describes this month. Complete the same lesson as everyone else, then use the matching row in each session to choose your next action.

Path	Choose this path when ...	Immediate purpose
Crisis	Necessities or high-consequence obligations are not fully covered.	Prevent the next serious loss and get qualified help early.
Stability	Necessities are current, but one disruption could undo progress.	Create breathing room and make the month predictable.
Growth	A regular surplus can reduce debt, build cash, or acquire assets.	Direct the surplus instead of letting lifestyle expand first.
Legacy	Assets and income need protection, purpose, and a transfer plan.	Preserve what has been built and prepare others to carry it forward.

PATH RULE A path is not a grade or a permanent identity. Move to the row that fits your actual circumstances whenever income, health, housing, work, or family changes.

When the problem is a structural shortfall

If dependable income cannot cover basic necessities even after reasonable cuts, the answer is not shame and it is not pretending that coffee or one restaurant meal caused the gap. Protect the highest-consequence needs, contact providers and creditors early, check benefits and tax withholding, seek free or qualified help, and pursue safe income improvements. Do not use payday loans, title loans, overdrafts, credit cards, or buy-now-pay-later plans to hide a continuing shortfall.

The six households

These fictional households appear throughout the course. Their numbers are illustrations, not promises or targets.

Household	Starting situation
Maya, 20	A community-college student working irregular part-time hours, sharing housing, and planning for school costs and a first apartment.

Household	Starting situation
Nina and Carlos, 27 and 29	A new couple building one household while carrying student, vehicle, and credit-card debt.
James, 50	A full-time retail department supervisor with modest savings, an expensive truck, credit-card debt, and a late retirement start.
Denise, 43	A single parent rebuilding after a major life change while managing variable overtime, child costs, and account security.
Jordan, 36	An hourly worker and family caregiver whose basic necessities exceed dependable income despite having no car payment and rarely eating out.
Evelyn, 69	A retiree living on Social Security and a small pension while managing health costs, transportation, an older home, fraud risk, and important documents.

Course language

Term	Meaning
Monthly Essential-Cost Total	The minimum monthly cost of food, shelter, essential utilities, medicine, essential insurance, basic transportation, and high-consequence obligations.
Cash-Flow Calendar	A day-by-day view of when income arrives and bills leave.
Paycheck Allocation Plan	The written order in which available money is assigned.
Planned Fun Money	A separate, pre-funded cash, debit, or prepaid balance for wants and enjoyment.
Planned-Expense Reserve	Money for predictable nonmonthly costs such as tires, tuition, holidays, or annual premiums.
Emergency-Savings Milestones	Personalized emergency-cash targets rather than one universal amount.
Debt-Payment Priority Review	Ordering obligations by immediate consequence, legal status, and cost.
Large-Purchase Affordability Review	The complete-cost and affordability review finished before a vehicle or other major purchase.
Financial Safeguards Review	Insurance, beneficiaries, titles, key documents, fraud protection, and emergency instructions.
Action Plan	The one-page capstone showing obligations, priorities, accounts, and 30-, 90-, 365-day, and five-year actions.

How to teach each 75-minute session

Time	Activity
10 minutes	Private check-in and last action
15 minutes	Explain the problem and governing principle
15 minutes	Work through fictional household examples
25 minutes	Complete the private worksheet
10 minutes	Choose one next-payday action and deadline

Facilitator rule: teach decisions, not disclosure. Participants may discuss the fictional examples and keep their own numbers private. A person can graduate with a shortfall if the required decisions and actions are complete.

Course contents

Session	Chapter	Course part
1	Face the Numbers Without Shame	SEE AND DIRECT THE MONEY
2	Understand Income, Paychecks, and Benefits	SEE AND DIRECT THE MONEY
3	Give Each Payday an Order	SEE AND DIRECT THE MONEY
4	Enjoy Life Without Owning for It	SEE AND DIRECT THE MONEY
5	Prepare for Future Costs and Unexpected Shocks	STABILIZE AND REMOVE PRESSURE
6	Build a Debt Exit Plan	STABILIZE AND REMOVE PRESSURE
7	Use Credit Without Depending on It	STABILIZE AND REMOVE PRESSURE
8	Transportation: Buy the Ride, Not the Payment	MAKE LARGE DECISIONS WELL
9	Control Housing, Food, and Recurring Costs	MAKE LARGE DECISIONS WELL
10	Make Money Work Between People	MAKE LARGE DECISIONS WELL
11	Protect What You Build and Pass It On	PROTECT, BUILD, AND PASS IT ON
12	Stabilize Income and Direct Windfalls	PROTECT, BUILD, AND PASS IT ON
13	Build Long-Term Assets	PROTECT, BUILD, AND PASS IT ON
14	Keep Control With a 30 / 90 / 365 Action Plan	PROTECT, BUILD, AND PASS IT ON

PART I - SEE AND DIRECT THE MONEY**SESSION 1**

Face the Numbers Without Shame

SESSION OUTCOME Create a truthful starting-line snapshot and identify the first financial threat or opportunity.

The real-life problem

People often avoid statements, guess at balances, compare themselves with others, or confuse net worth with personal worth. Avoidance does not protect anyone; it merely gives fees, deadlines, and habits more time to grow.

GOVERNING PRINCIPLE Facts create choices. Shame creates avoidance. Your numbers describe the starting point; they do not describe your value.

How to solve the problem

1. Gather the most recent 60 to 90 days of bank, credit, loan, and pay records.
2. Write dependable monthly take-home income, liquid cash, minimum payments, due dates, and known irregular costs.
3. Calculate the Monthly Essential-Cost Total: food, shelter, essential utilities, medicine, essential insurance, basic work transportation, and high-consequence legal obligations.
4. Separate cash flow from net worth. Someone can have a negative net worth and improving control.
5. List major assets, the legal owner or title holder, and where supporting records are kept.
6. Mark urgent threats first: past-due housing, utility shutoff, missing medicine, uninsured driving, overdrafts, court deadlines, or identity theft.

Use this lesson on your current path

Choose the row that best describes this month. A path is a condition, not a label, and it can change as life changes.

Current path	What to do in this session
Crisis	List gaps in necessities, shutoff or court dates, and the first call you will make.
Stability	Verify one complete month and name the disruption most likely to knock the plan off course.
Growth	Calculate cash flow and net worth, then identify the cost or debt creating the most drag.
Legacy	Inventory assets, owners, beneficiaries, and where essential records are kept.

Across real lives

Maya: She assumes coffee is the problem, but the snapshot shows that unplanned semester fees create the real shortage.

Nina and Carlos: Two vehicle payments and many small subscriptions consume most of the margin they believed they had.

James: He cannot redo the previous 30 years. He can identify and direct the money that passes through his hands now.

Jordan: There is no car payment and very little restaurant spending, yet basic costs still exceed dependable income. The snapshot confirms a structural shortfall rather than a character failure.

Working exercise: Starting-Line Snapshot

Use verified amounts where possible. Mark unknowns instead of guessing.

Item	Monthly amount or balance	Status / next step
Dependable take-home income	\$ _____	_____
Current path	Crisis / Stability / Growth / Legacy	Review monthly
Monthly essential-cost total	\$ _____	_____
Minimum debt payments	\$ _____	_____
Flexible / choice spending	\$ _____	_____
Liquid savings	\$ _____	_____
Total debt	\$ _____	_____
Major assets / legal owner	\$ _____	Records: _____
Monthly surplus or shortfall	\$ _____	_____
Most urgent issue	_____	Action by: _____

Real-life questions

- Which financial fact are you most tempted to avoid?
- What would being in control look like 12 months from now?
- Which number describes your situation but does not define you?

Possible work tasks

Done	Action
	Gather the required records.
	Complete the Starting-Line Snapshot.
	List every debt, balance, rate, minimum, status, and due date.
	Choose one 12-month outcome that matters to you.

MINIMUM RESULT A complete snapshot with unknown items clearly marked and a date for finding them.

NEXT-PAYDAY ACTION Before spending, write the exact amount of the next deposit and the first three jobs it must perform.

MY COMMITMENT Action / evidence: _____ Deadline: _____ Verification: _____

PART I - SEE AND DIRECT THE MONEY**SESSION 2**

Understand Income, Paychecks, and Benefits

SESSION OUTCOME Know what reliably reaches the household and what pay, benefit, tax, or fixed-income item requires action.

The real-life problem

Many plans start with gross salary, ignore deductions or benefit rules, assume the best overtime month will repeat, or overlook fixed-income timing. The result is a plan based on money that never reaches checking.

GOVERNING PRINCIPLE Build from dependable money received. Treat benefits as resources and a tax refund as delayed money, not free money.

How to solve the problem

1. Read gross earnings, hours, overtime, taxes, insurance, retirement deductions, garnishments, and paid-leave balances on the paystub.
2. For variable hours, use a conservative income floor based on lower normal months.
3. For seasonal work, pensions, Social Security, disability, or other fixed income, record the deposit date, net amount, and any annual changes.
4. Review employer health, retirement, disability, life, leave, education, and assistance benefits at least annually.
5. Check withholding after marriage, divorce, a new job, a child, or a major income change.
6. Evaluate extra work by net gain after taxes, childcare, transportation, benefit changes, and time.

Use this lesson on your current path

Choose the row that best describes this month. A path is a condition, not a label, and it can change as life changes.

Current path	What to do in this session
Crisis	Verify actual deposits, deductions, garnishments, leave, and benefits or assistance you may qualify for.
Stability	Set a conservative income baseline for variable, seasonal, or fixed income.
Growth	Optimize withholding, workplace benefits, matching money, and realistic training opportunities.
Legacy	Map pensions, Social Security, survivor income, and how income would continue after a death or disability.

Across real lives

Maya: She builds from her lower-hours month instead of assuming maximum shifts during exams.

Jordan: A conservative baseline exposes the amount that necessities exceed lower-hour months and prevents overtime from being promised twice.

James: He reviews the retirement match and disability options instead of assuming his employer offers nothing useful.

Evelyn: She records Social Security and pension deposits, Medicare and insurance deductions, and the month each benefit may change.

Working exercise: Income and benefits review

Use recent paystubs, award letters, pension statements, or benefit summaries that apply to you.

Pay or benefit item	What it provides / costs	Question or action
Gross pay and hours	_____	_____
Seasonal / irregular income	Low-month net: \$_____	_____
Social Security / pension / disability	\$_____ on day _____	_____
Taxes withheld	_____	_____
Health coverage	_____	_____
Retirement and match	_____	_____
Disability / life	_____	_____
Paid leave / education	_____	_____
Dependable take-home	\$_____ per month	Verified on: _____

Real-life questions

- Which deduction do you not understand?
- What is your dependable monthly income floor?
- Which benefit are you paying for but not using, or eligible for but not claiming?

Possible work tasks

Done	Action
	Label every line of one paystub or benefit statement.
	Calculate dependable monthly take-home income.
	Complete the Benefits and Withholding Review.
	Write one question for payroll, human resources, a tax preparer, or a benefits counselor.

MINIMUM RESULT A dependable take-home figure and one documented benefit or withholding decision.

NEXT-PAYDAY ACTION Compare the deposit with the paystub and record every difference from your income-floor estimate.

MY COMMITMENT Action / evidence: _____ Deadline: _____ Verification: _____

PART I - SEE AND DIRECT THE MONEY**SESSION 3**

Give Each Payday an Order

SESSION OUTCOME Build a monthly plan and a 30-day cash-flow calendar that prevent payday panic.

The real-life problem

A monthly budget can appear balanced while the timing of deposits and withdrawals still causes overdrafts, late fees, and missed bills.

GOVERNING PRINCIPLE Decide what available money must do before spending begins. Protect the Monthly Essential-Cost Total before lifestyle spending.

How to solve the problem

1. Put every expected deposit and bill on a 30-day Cash-Flow Calendar.
2. Rank bills by the consequence of missing them, not by which company calls most often.
3. Assign each paycheck before spending begins.
4. Move due dates when that reduces timing problems, and leave a small checking cushion when possible.
5. Compare a low-fee insured bank or credit-union account with overdraft, check-cashing, prepaid-card, and money-order costs; choose the safest practical access method.
6. Use the correct plan for a shortfall, break-even month, or surplus month.

Use this lesson on your current path

Choose the row that best describes this month. A path is a condition, not a label, and it can change as life changes.

Current path	What to do in this session
Crisis	Build a 7- to 14-day priority plan for necessities and high-consequence obligations.
Stability	Use the full calendar, prevent overdrafts, and begin a small checking cushion.
Growth	Automate future-expense funds and the next financial goal after bills clear.
Legacy	Coordinate annual obligations, reserves, account ownership, and trusted access without sharing passwords.

Across real lives

Maya: She places tuition and books on a semester calendar instead of calling them a monthly emergency.

Nina and Carlos: They move selected due dates so expenses no longer cluster before payday.

Jordan: The calendar shows a true shortfall, so the first plan covers the next 10 days and schedules calls before shutoff dates.

Evelyn: She moves an insurance due date and keeps a small account cushion so a fixed monthly deposit can cover uneven bill dates.

Working exercise: Paycheck Allocation Plan

Add rows for your actual deposit and bills. The balance after each line must never be a hopeful estimate.

Date	Deposit or payment	Amount	Running balance
___/___/___	Starting balance	\$ _____	\$ _____
___/___/___	Banking / cash-access fees	\$ _____	\$ _____
___/___/___	_____	\$ _____	\$ _____
___/___/___	_____	\$ _____	\$ _____
___/___/___	_____	\$ _____	\$ _____
___/___/___	_____	\$ _____	\$ _____
___/___/___	_____	\$ _____	\$ _____
___/___/___	_____	\$ _____	\$ _____
___/___/___	_____	\$ _____	\$ _____

Real-life questions

- Is your main problem the amount of money, the timing, or both?
- Which missed bill would cause the greatest immediate harm?
- What should the first dollar from the next paycheck do?

Possible work tasks

Done	Action
	Calculate the Monthly Essential-Cost Total.
	Complete a 30-day Cash-Flow Calendar.
	Assign the next paycheck.
	Request one useful due-date change.
	Review banking, overdraft, cash-access, and check-cashing costs.
MINIMUM RESULT Every dollar of the next paycheck is assigned, or a written shortfall triage plan exists.	
NEXT-PAYDAY ACTION Follow the written assignment before making an unplanned purchase.	
MY COMMITMENT Action / evidence: _____ Deadline: _____ Verification: _____	

PART I - SEE AND DIRECT THE MONEY

SESSION 4

Enjoy Life Without Owing for It

SESSION OUTCOME Create separate, pre-funded Planned Fun Money and a rule that survives temptation.

The real-life problem

Dining out, entertainment, shopping, and upgrades feel small one at a time, but repeated convenience and impulse purchases are often financed with future income.

GOVERNING PRINCIPLE Plan it, set the money aside, then enjoy it. Optional treats are paid for in advance, never with debt.

How to solve the problem

1. Create separate Planned Fun Money using a cash envelope, debit subaccount, or prepaid balance.
2. Fund it only after the Monthly Essential-Cost Total and required current obligations are protected.
3. Never use a credit card, buy-now-pay-later plan, overdraft, emergency reserve, or bill money for a splurge.
4. Allow unused money to roll forward for a larger want; never reload early because of temptation.
5. Use a 24-, 48-, or 72-hour pause for unplanned purchases and remove saved cards from shopping and restaurant apps.

Use this lesson on your current path

Choose the row that best describes this month. A path is a condition, not a label, and it can change as life changes.

Current path	What to do in this session
Crisis	Set planned fun money at \$0 or a tiny honest amount; choose free options and never borrow for fun.
Stability	Set a modest payday amount after necessities and required payments are protected.
Growth	Choose a sustainable amount after savings, debt, and future costs are funded.
Legacy	Plan experiences and generosity without borrowing or draining protected assets.

Across real lives

Maya: Her account holds \$50 and the concert ticket costs \$120. She waits, earns more, or chooses a less expensive event. The credit card is not an option.

Nina and Carlos: They each receive agreed Planned Fun Money and also pre-fund a separate date-night amount.

James: Four \$3.79 teas add \$15.16 to a family meal—about \$788 a year if ordered weekly. He chooses deliberately and pays from Planned Fun Money.

Jordan: During a structural shortfall, the fund is temporarily \$0 and enjoyment is free or nearly free. Borrowing for fun is still off-limits.

Working exercise: My Planned Fun Money rule

The rule is permission to enjoy money that already exists. It is not permission to spend next month's income.

Decision	My written rule
Amount per payday	\$ _____
Funding order	After: _____
Allowed purchases	_____
Waiting period	24 / 48 / 72 hours / Other: _____
When the balance is \$0	I will _____
Credit / BNPL / overdraft	Never used for splurges
Rollover rule	_____

Real-life questions

- Which purchases are driven by stress, convenience, image, social pressure, or the belief 'I deserve it' or 'everyone else has one'?
- Which splurges genuinely improve your life?
- What sentence can you use when friends want to spend more than the account allows?

Possible work tasks

Done	Action
	Create or label the place that holds Planned Fun Money.
	Choose the amount funded on each payday.
	Remove credit cards and installment options from discretionary shopping channels.
	Write a restaurant rule and a waiting-period rule.
MINIMUM RESULT A written Planned Fun Money rule and either a funded amount or an intentional temporary \$0.	
NEXT-PAYDAY ACTION Transfer only the planned amount after the Monthly Essential-Cost Total is protected.	
MY COMMITMENT Action / evidence: _____ Deadline: _____ Verification: _____	

PART II - STABILIZE AND REMOVE PRESSURE**SESSION 5**

Prepare for Future Costs and Unexpected Shocks

SESSION OUTCOME Separate predictable expenses from emergencies and choose the next realistic emergency-savings milestone.

The real-life problem

Tires, school costs, holidays, annual premiums, and routine repairs are repeatedly called emergencies even though they are predictable. Meanwhile, a real shock can force expensive borrowing.

GOVERNING PRINCIPLE Known future expenses get a Planned-Expense Reserve. Urgent, necessary, genuinely unplanned expenses use emergency savings.

How to solve the problem

1. List predictable nonmonthly costs and divide each by the number of paydays before it is due.
2. Create labeled Planned-Expense Reserves for the most important known costs.
3. Choose the next Emergency-Savings Milestone rather than being discouraged by one universal target.
4. Adjust the long-term target for income stability, dependents, health, deductibles, vehicle age, and household support.
5. Write what qualifies as an emergency and replenish emergency savings after use.

Use this lesson on your current path

Choose the row that best describes this month. A path is a condition, not a label, and it can change as life changes.

Current path	What to do in this session
Crisis	Become current on one critical bill, prevent one avoidable fee, and start a micro-cushion if possible.
Stability	Build one week, then one month, of essential costs while funding known upcoming expenses.
Growth	Build a risk-adjusted reserve plus deductible, vehicle, health, or home-repair funds.
Legacy	Hold enough accessible cash to avoid selling long-term assets during an emergency.

Across real lives

Maya: She saves monthly for textbooks and vehicle insurance instead of putting them on a card.

Nina and Carlos: They build a medical-deductible fund before accelerating a lower-rate loan.

James: An older-car repair fund matters because reliable transportation protects his income.

Evelyn: She creates separate targets for a home repair, her largest medical cost share, and accessible cash that does not require selling investments.

Working exercise: Emergency-Savings Milestones

Complete the next level, not every level at once.

Level	Target	My amount / date
1	Become current on the next high-consequence bill	\$ _____ by _____
2	One week of the Monthly Essential-Cost Total	\$ _____ by _____
3	One month of the Monthly Essential-Cost Total	\$ _____ by _____
4	Three to six months, adjusted for real risks	\$ _____ by _____
Future expense	_____	\$ _____ per payday
Emergency rule	Urgent + necessary + genuinely unplanned	Reviewed: _____

Real-life questions

- Which surprise happens almost every year?
- What is the most likely expensive disruption in the next 12 months?
- Which emergency-savings milestone would noticeably reduce your stress?

Possible work tasks

Done	Action
	List annual and irregular expenses.
	Open or label one Planned-Expense Reserve.
	Choose the next Emergency-Savings Milestone.
	Set the first transfer, even if it is small.
MINIMUM RESULT One future expense is being funded, and the next emergency-savings milestone has an amount and target date.	
NEXT-PAYDAY ACTION Move the planned amount before flexible spending begins.	
MY COMMITMENT Action / evidence: _____ Deadline: _____ Verification: _____	

PART II - STABILIZE AND REMOVE PRESSURE

SESSION 6

Build a Debt Exit Plan

SESSION OUTCOME Verify every debt, protect high-consequence obligations, and select a payoff method you can sustain.

The real-life problem

Minimum payments can preserve debt for years, but blindly attacking one balance can also be unsafe when housing, taxes, secured loans, child support, or other legal obligations are threatened.

GOVERNING PRINCIPLE Triage by consequence first; then attack cost. Stop adding discretionary debt while the exit plan is active.

How to solve the problem

1. Verify the balance, owner, interest rate, minimum, status, collateral, and due date of each debt.
2. Mark secured debt, taxes, child support, court deadlines, collections, payday loans, and title loans because their consequences differ.
3. Protect essentials and high-consequence obligations before voluntary extra payments.
4. Use highest-interest-first as the mathematical default, smallest-balance-first when quick wins are needed, or document a deliberate hybrid.
5. Contact creditors early and obtain any agreement in writing.
6. Compare total cost, fees, collateral risk, and term before considering consolidation or settlement. Guaranteed results and upfront settlement fees are warning signs.

Use this lesson on your current path

Choose the row that best describes this month. A path is a condition, not a label, and it can change as life changes.

Current path	What to do in this session
Crisis	Triage by consequence, request hardship or legal help, and avoid payday- and title-loan cycles.
Stability	Keep minimums current and choose one payoff target you can sustain.
Growth	Accelerate high-cost debt while weighing cash reserves and available employer matching money.
Legacy	Avoid co-signing and liens; resolve debts that could threaten property or complicate transfer.

Across real lives

Jordan: A title-loan offer would put work transportation at risk. Jordan requests hardship options and qualified nonprofit or legal help instead.

Nina and Carlos: They keep the current vehicle loans current while targeting their highest-rate card.

James: He targets a 25% credit-card balance before increasing investing beyond his available employer match.

Evelyn: She declines to co-sign a relative's loan until she understands that she would owe the full debt and her own fixed income could be harmed.

Working exercise: Debt-Payment Priority Review

Add every balance. Mark disputed or unknown items for verification.

Debt / owner	Balance / APR	Minimum / status	Priority / next action
_____	\$ _____ / ____%	\$ _____ / _____	_____
_____	\$ _____ / ____%	\$ _____ / _____	_____
_____	\$ _____ / ____%	\$ _____ / _____	_____
_____	\$ _____ / ____%	\$ _____ / _____	_____
_____	\$ _____ / ____%	\$ _____ / _____	_____
First target	_____	Extra: \$ _____	Date: _____

Real-life questions

- Which debt creates the greatest immediate danger?
- Which payoff method will you actually continue?
- What new borrowing behavior must stop so the balance stays gone?

Possible work tasks

Done	Action
	Complete the Debt-Payment Priority Review.
	Choose the first target and payment date.
	Make or prepare one creditor call or written request.
	Freeze new discretionary borrowing.
MINIMUM RESULT A verified debt list and one clear next action, even if that action is negotiation rather than an extra payment.	
NEXT-PAYDAY ACTION Make required payments and the planned extra payment before funding additional wants.	
MY COMMITMENT Action / evidence: _____ Deadline: _____ Verification: _____	

PART II - STABILIZE AND REMOVE PRESSURE**SESSION 7**

Use Credit Without Depending on It

SESSION OUTCOME Understand reports, scores, interest, and fraud protection without treating credit as income.

The real-life problem

A high score can coexist with no savings and heavy debt. Credit is often used to bridge ordinary wants, and marketing turns rewards or a small payment into permission to overspend.

GOVERNING PRINCIPLE A credit limit is not available spending money. A score measures borrowing behavior; it does not measure wealth, security, or character.

How to solve the problem

1. Review reports from all three nationwide credit bureaus through the federally authorized source.
2. Dispute errors with both the credit-reporting company and the company that supplied the information.
3. Learn APR, fees, term, grace period, utilization, and total repayment cost.
4. Consider free credit freezes and account alerts to reduce identity-theft risk.
5. Nobody must open a credit card to complete this course. If a card is used for a planned bill, the cash must already exist and the statement balance must be paid in full. Wants and enjoyment remain cash, debit, or prepaid only.

Use this lesson on your current path

Choose the row that best describes this month. A path is a condition, not a label, and it can change as life changes.

Current path	What to do in this session
Crisis	Review reports, dispute errors, freeze credit, and stop new high-cost borrowing.
Stability	Use a card only for a planned bill when the cash already exists; pay the statement in full.
Growth	Shop rates and terms only for a defined purpose that fits the complete plan.
Legacy	Maintain freezes, alerts, trusted contacts, and fraud controls for every household member.

Across real lives

Maya: She declines a campus card promotion until she understands the terms and has stable cash flow.

Nina and Carlos: They refuse to finance furniture merely because the monthly payment looks small.

James: He checks his reports before shopping for replacement transportation.

Evelyn: She freezes her reports, enables alerts, and names a trusted contact without giving that person her password.

Working exercise: Credit action sheet

Do not write full account numbers in a workbook that may be shared or lost.

Review item	Result	Action / date
Equifax report	Clear / issue / not reviewed	_____
Experian report	Clear / issue / not reviewed	_____
TransUnion report	Clear / issue / not reviewed	_____
Credit freeze / alerts	Complete / planned	_____
Card payoff status	Paid in full / balance / none	_____
My credit-use rule	_____	Review: _____

Real-life questions

- When does a score matter, and when does it distract from the real issue?
- What purchase are you most tempted to justify with points or a small payment?
- Which rule would protect you in your weakest spending moment?

Possible work tasks

Done	Action
	Review all three credit reports.
	Calculate the total cost of one credit offer.
	Set a freeze or account alerts where appropriate.
	Write your personal credit-use rule.
MINIMUM RESULT Reports have been reviewed, one error or protection step is addressed, and the no-credit-for-splurges rule is written.	
NEXT-PAYDAY ACTION If you use a card for a planned bill, reserve that exact cash immediately; otherwise use checking or debit.	
MY COMMITMENT Action / evidence: _____ Deadline: _____ Verification: _____	

PART III - MAKE LARGE DECISIONS WELL

SESSION 8

Transportation: Buy the Ride, Not the Payment

SESSION OUTCOME Compare repairing, keeping, or replacing a vehicle using total ownership cost.

The real-life problem

Vehicles are sold by monthly payment while price, interest, insurance, taxes, fuel, repairs, depreciation, loan length, and negative equity remain out of sight.

GOVERNING PRINCIPLE Reliable transportation is the goal. Being able to make the payment is not the same as being able to afford the vehicle.

How to solve the problem

1. Write the transportation function first: work, school, caregiving, medical care, distance, road conditions, number of drivers, and accessibility needs.
2. Compare keeping, repairing, buying used, and buying new by total cost rather than image or payment.
3. Obtain an insurance quote and an independent inspection before buying.
4. Do not roll negative equity into another loan without understanding the full cost and risk.
5. Create a repair and future-replacement fund.
6. Complete the Large-Purchase Affordability Review and wait at least 72 hours after receiving final numbers.

Use this lesson on your current path

Choose the row that best describes this month. A path is a condition, not a label, and it can change as life changes.

Current path	What to do in this session
Crisis	Protect safe access to work and care; prioritize repair, insurance, and alternatives to title loans.
Stability	Fund repairs and replacement while comparing total ownership cost.
Growth	Buy or replace only when full cost preserves savings, debt, and retirement goals.
Legacy	Plan for accessible transportation, safe driving changes, title records, and eventual transfer.

Across real lives

Jordan: With no useful transit to work or caregiving stops, a prioritized repair and shared-ride backup protect income without creating a title loan.

Nina and Carlos: They keep a safe paid-for sedan rather than replacing both vehicles simply because they combined households.

James: His truck costs about \$980 a month with payment, insurance, and fuel. A less expensive inspected vehicle could restore several hundred dollars of monthly margin.

Evelyn: She plans how medical trips will work if night driving becomes unsafe and keeps the title and service records where family can locate them.

Working exercise: Large-Purchase Affordability Review

Compare at least two options. Include the costs a dealer payment leaves out.

Cost or condition	Keep / repair	Replacement option
Purchase / repair price	\$ _____	\$ _____
Payment and interest	\$ _____	\$ _____
Insurance, tax, registration	\$ _____	\$ _____
Fuel and maintenance	\$ _____	\$ _____
Work / care access and miles	_____	_____
Other drivers / accessibility	_____	_____
Emergency savings remaining	\$ _____	\$ _____
Savings / debt goals continue?	Yes / No	Yes / No
Independent inspection	Result: _____	Result: _____
72-hour wait complete	Date: _____	Date: _____

Real-life questions

- What transportation function do you actually need?
- How much of the desire for a different vehicle comes from image?
- At what repair cost would replacement become reasonable, assuming the current vehicle is safe?

Possible work tasks

Done	Action
	Calculate current all-in transportation cost.
	Complete a repair-versus-replace comparison.
	Set an all-in maximum before shopping.
	Price insurance and financing independently.

MINIMUM RESULT A written total-cost ceiling and a completed Large-Purchase Affordability Review before any purchase.

NEXT-PAYDAY ACTION Transfer the planned repair or replacement amount. Do not shop from a monthly-payment advertisement.

MY COMMITMENT Action / evidence: _____ Deadline: _____ Verification: _____

PART III - MAKE LARGE DECISIONS WELL**SESSION 9**

Control Housing, Food, and Recurring Costs

SESSION OUTCOME Reduce large fixed costs and recurring leaks without cutting safety, medicine, or adequate nutrition.

The real-life problem

A few large commitments and repeated conveniences can consume the entire paycheck. Looking only at rent, a mortgage payment, the cost of one meal, or one small subscription hides the monthly total. Automatically renewing apps, streaming services, software, and free trials are especially easy to miss because each charge seems small and may be billed through a different account.

GOVERNING PRINCIPLE Compare complete cost and complete value. Renting is not failure, homeownership is not automatic success, and cooking at home is a financial tool rather than a punishment.

How to solve the problem

1. Compare housing using rent or mortgage, utilities, insurance, maintenance, fees, commute, deposits, and flexibility.
2. Do not drain emergency savings to meet an artificial home-buying deadline.
3. For owned homes, plan for property tax, insurance, critical repairs, clear title records, and accessibility or aging-in-place needs.
4. Separate groceries from restaurant and convenience spending; restaurant spending comes from Planned Fun Money.
5. Plan several repeatable low-cost meals and include the added grocery cost when estimating restaurant savings.
6. Audit subscriptions, streaming and music services, paid apps, software, cloud storage, memberships, phone, internet, insurance, free trials, and other automatic renewals each quarter. Check bank and card statements plus app-store, digital-wallet, and retailer accounts.

Use this lesson on your current path

Choose the row that best describes this month. A path is a condition, not a label, and it can change as life changes.

Current path	What to do in this session
Crisis	Address housing, utilities, food, medicine, childcare, and transportation as structural costs.
Stability	Audit meals, utilities, apps, streaming, automatic renewals, taxes, insurance, and essential repairs.
Growth	Choose housing by complete cost and keep lifestyle increases below income increases.
Legacy	Protect property through maintenance, insurance, taxes, records, and aging-in-place planning.

Across real lives

Maya: She compares roommates by utilities, deposit, commute, safety, and exit terms rather than rent alone.

Nina and Carlos: A home that seems affordable by mortgage payment would remove their margin after taxes, insurance, maintenance, and closing cash are included, so they change the date.

Jordan: Skipping coffee will not close the gap created by rent, medicine, childcare, and transportation. Those structural costs must be addressed first. He still cancels an unused streaming service and a forgotten app renewal because recurring waste provides no value.

Evelyn: She prioritizes a roof leak and property-tax deadline before a cosmetic upgrade, and compares repair assistance before borrowing.

Working exercise: Monthly cost and recurring-charge reset

Review the last three months of bank and credit-card statements plus app-store, digital-wallet, and retailer accounts. Convert annual charges to a monthly cost (annual cost divided by 12), then choose what to cancel, renegotiate, or consciously keep.

Category	Current monthly cost	New decision / amount
Housing total	\$ _____	_____
Property tax / insurance / repairs	\$ _____	_____
Childcare / medicine / health	\$ _____	_____
Groceries	\$ _____	_____
Restaurants / delivery	\$ _____	_____
Phone / internet	\$ _____	_____
Streaming / music / gaming	\$ _____	_____
Apps / software / cloud	\$ _____	_____
Free trials / memberships / renewals	\$ _____	_____
Remove / reduce / keep	_____	Review: _____

Real-life questions

- Which app, streaming service, free trial, or automatic renewal gives you the least value?
- What does eating out cost per month rather than per meal?
- Would cheaper housing increase transportation, safety, or childcare costs?

Possible work tasks

Done	Action
	Complete a true housing-cost comparison.
	Plan seven days of meals.
	Set the restaurant amount inside Planned Fun Money.
	Audit statements and billing accounts; cancel, renegotiate, or consciously keep each recurring charge.

MINIMUM RESULT Every recurring digital charge is identified; at least one cost is changed or deliberately retained; and food spending has a weekly plan.

NEXT-PAYDAY ACTION Fund groceries and housing before restaurants, subscriptions, or upgrades.

MY COMMITMENT Action / evidence: _____ Deadline: _____ Verification: _____

PART III - MAKE LARGE DECISIONS WELL

SESSION 10

Make Money Work Between People

SESSION OUTCOME Create a written agreement for shared money, personal choice, family support, and major decisions.

The real-life problem

Secrecy, unequal incomes, family pressure, different habits, and undefined responsibilities create conflict even when the household earns enough.

GOVERNING PRINCIPLE Shared money requires truth, a fair process, and safe personal access. Fair does not always mean equal, and planning together does not require surrendering all autonomy.

How to solve the problem

1. Committed partners disclose income, debts, assets, recurring obligations, and goals privately and honestly.
2. Choose a joint, separate, or hybrid account system deliberately.
3. Agree whether shared contributions are equal, proportional, or otherwise negotiated.
4. Write rules for bills, goals, Planned Fun Money, purchase thresholds, debt, family assistance, and meeting frequency.
5. Discuss caregiving, gifts versus loans, and what help the household can provide without endangering its own necessities or future.
6. Preserve safe access to money and personal credit. Financial coercion is not budgeting. Roommates should use written bill and exit agreements.

Use this lesson on your current path

Choose the row that best describes this month. A path is a condition, not a label, and it can change as life changes.

Current path	What to do in this session
Crisis	Preserve safe access to money, assign urgent bills, and set boundaries on family requests.
Stability	Use a written agreement and a short monthly money meeting.
Growth	Coordinate shared goals while preserving agreed individual planned fun money.
Legacy	Discuss caregiving, gifts versus loans, family education, and inheritance expectations.

Across real lives

Nina and Carlos: They use one joint bills account, separate Planned Fun Money, and a dollar threshold that requires discussion.

Maya: She and a roommate document utilities, deposits, damage, and move-out responsibilities.

Evelyn: She writes when family help is a gift, when it is a loan, and which caregiving costs she can carry without risking her housing.

Denise: She retains private account access and completes the exercise without public disclosure of sensitive history.

Working exercise: Money Agreement

Complete with the other person when safe. Each person should retain access to essential funds and records.

Decision	Our agreement
Account system	Joint / Separate / Hybrid / Other: _____
Shared contribution	Equal / Proportional / Negotiated: _____
Bills and due dates	_____
Personal Planned Fun Money	\$_____ each / Other: _____
Discussion threshold	\$_____ before commitment
Family support boundary	_____
Caregiving / gift / loan rule	_____
Monthly Money Check-In	Day / time: _____
Safe personal access	_____

Real-life questions

- What feels fair rather than merely equal?
- Which purchases require discussion before either person commits?
- Which family request is hardest to decline?

Possible work tasks

Done	Action
	Complete a Money Agreement or an individual Family Boundary Plan.
	Schedule a 20-minute Monthly Money Check-In.
	Choose a purchase-discussion threshold.
	Safely disclose any hidden recurring obligation that affects a shared plan.
MINIMUM RESULT A written agreement or boundary plan and a scheduled review date.	
NEXT-PAYDAY ACTION Move agreed bill money first and fund each person's Planned Fun Money only at the agreed amount.	
MY COMMITMENT Action / evidence: _____ Deadline: _____ Verification: _____	

PART IV - PROTECT, BUILD, AND PASS IT ON**SESSION 11**

Protect What You Build and Pass It On

SESSION OUTCOME Identify one loss that could undo the plan and one ownership or transfer gap that could erase family wealth.

The real-life problem

Illness, disability, death, fraud, liability, unclear title, or one uninsured event can undo years of progress. Assets can also be lost when beneficiaries, deeds, wills, powers of attorney, or records are missing or outdated.

GOVERNING PRINCIPLE Insure losses the household cannot absorb. Save for smaller predictable costs. Keep ownership, beneficiaries, documents, and fraud protection current.

How to solve the problem

1. Review health, auto, renters or homeowners, disability, and life coverage according to actual risks and dependents.
2. Compare deductible, exclusions, limit, network, premium, and claim risk rather than premium alone.
3. Confirm beneficiaries after marriage, divorce, a birth, a death, or a job change.
4. Review names on deeds, vehicle titles, accounts, and other property; do not assume a will overrides every title or beneficiary designation.
5. Create appropriate state-law wills, powers of attorney, health directives, and an emergency-information plan with qualified help. Seek legal help promptly for unclear ownership or heirs' property.
6. Store records where the right person can find them, while using unique passwords, multifactor authentication, account alerts, credit freezes, and a written fraud-response sequence.

Use this lesson on your current path

Choose the row that best describes this month. A path is a condition, not a label, and it can change as life changes.

Current path	What to do in this session
Crisis	Take free actions first: passwords, alerts, freezes, records, emergency contacts, and a coverage review.
Stability	Close the most important deductible, beneficiary, document, or coverage gap.
Growth	Complete appropriate will, power-of-attorney, directive, title, and ownership reviews with qualified help.
Legacy	Coordinate titles, beneficiaries, heirs' property, records, and intended decision-makers.

Across real lives

Maya: She learns that the landlord's policy does not cover her belongings and evaluates renters insurance.

Nina and Carlos: They calculate what the household would need if either income disappeared for a year.

James: He updates a beneficiary left unchanged after divorce and examines disability coverage because his income depends on working.

Evelyn: She checks the deed, beneficiaries, will, power of attorney, and document location so an older home and savings are less likely to become a family dispute or fraud loss.

Working exercise: Financial Safeguards Review

Do not place account passwords in this worksheet.

Risk / document	Current protection	Gap / action date
Health	_____	_____
Auto	_____	_____
Renters / homeowners	_____	_____
Disability	_____	_____
Life / dependents	_____	_____
Beneficiaries	Checked: _____	_____
Home / land / vehicle title	Owner(s): _____	_____
Will / directives / POA	_____	_____
Heirs' property / unclear ownership	Yes / No / Unknown	Legal help: _____
Record location / trusted contact	_____	_____
Fraud and account security	_____	_____

Real-life questions

- Who depends on your income, care, or daily work?
- Could you pay your largest deductible tomorrow?
- Who could locate essential information if you were unavailable?

Possible work tasks

Done	Action
	Complete the Financial Safeguards Review.
	Confirm beneficiaries.
	Check the owner or title on each major asset.
	Identify the largest uninsured or underinsured risk.
	Create a one-page fraud and emergency contact sheet.

MINIMUM RESULT One protection gap has a scheduled remedy, and ownership plus beneficiary information has been checked.

NEXT-PAYDAY ACTION Fund essential premiums and deductibles before optional upgrades.

MY COMMITMENT Action / evidence: _____ Deadline: _____ Verification: _____

PART IV - PROTECT, BUILD, AND PASS IT ON

SESSION 12

Stabilize Income and Direct Windfalls

SESSION OUTCOME Choose one realistic income or benefit improvement and write a rule for irregular money.

The real-life problem

Expense cuts cannot solve every shortfall. At the same time, raises, refunds, overtime, bonuses, and side income often disappear because no decision was made before the money arrived.

GOVERNING PRINCIPLE Improve income by net result, not promises. Direct irregular money before it reaches everyday spending.

How to solve the problem

1. Compare skills, certifications, schedule changes, promotions, and job moves by cost, time, placement evidence, and likely net pay.
2. Map seasonal or irregular income across a full year and identify the lowest dependable month before raising recurring costs.
3. Calculate side-income profit after taxes, tools, travel, childcare, insurance, and unpaid time.
4. Check how added income may affect public benefits before assuming every gross dollar improves cash flow.
5. Avoid work offers or training programs that demand consumer debt, recruitment fees, or unrealistic earnings assumptions.
6. Write a windfall order: urgent bills, emergency savings, expensive debt, future goals, and a modest funded splurge only when affordable.

Use this lesson on your current path

Choose the row that best describes this month. A path is a condition, not a label, and it can change as life changes.

Current path	What to do in this session
Crisis	Check benefits, withholding, free tax help, scheduling, and no-cost training before paying for a program.
Stability	Smooth seasonal income and preassign refunds, overtime, and other irregular money.
Growth	Evaluate raises, job changes, and side work by true after-cost gain.
Legacy	Plan income continuity, retirement transitions, and windfalls directed toward assets or family goals.

Across real lives

Maya: She compares a certificate's total cost and completion rate with the local jobs and wages it actually leads to.

Jordan: Before accepting more hours, Jordan checks the after-tax gain, caregiving costs, and possible benefit changes, then plans for low-hour months.

James: He compares a lead position, a certification, and a second job by net pay and the effect on health and time.

Evelyn: She treats a tax refund or insurance payment as irregular money and assigns it before it reaches everyday spending.

Working exercise: Income Opportunity Comparison

A higher gross amount is useful only when the household keeps enough of it to justify the time and risk.

Opportunity	Net gain and costs	Evidence / next action
Raise / promotion	\$ _____ less costs	_____
Schedule / overtime	\$ _____ less costs	_____
New job	\$ _____ less costs	_____
Training / certificate	Cost: \$ _____ Time: _____	Jobs / wages verified: _____
Side work	Profit: \$ _____ Hours: _____	Tax / insurance checked: _____
Low-income month	Net: \$ _____	Bills adjusted: _____
Benefit-change risk	Program: _____	Verified with: _____
Tax reserve	\$ _____ or _____%	Held where: _____
Windfall order	1. _____ 2. _____	3. _____ 4. _____

Real-life questions

- Which skill would an employer actually pay more for?
- What is the true hourly value of extra work?
- Where did your last windfall go?

Possible work tasks

Done	Action
	Complete the Income Opportunity Comparison.
	Choose one raise, job, schedule, benefit, or training action.
	Write a windfall allocation rule.
	Verify the cost and likely result of any training program.
MINIMUM RESULT One income-improvement action has a date, and future windfalls have a written order.	
NEXT-PAYDAY ACTION If overtime or extra income arrives, follow the written windfall order instead of increasing recurring bills.	
MY COMMITMENT Action / evidence: _____ Deadline: _____ Verification: _____	

PART IV - PROTECT, BUILD, AND PASS IT ON**SESSION 13**

Build Long-Term Assets

SESSION OUTCOME Choose one long-term asset action and one five-year ownership goal, even when the start is small or late.

The real-life problem

Generational wealth sounds unreachable when daily money is unstable. Others build assets without checking costs, risk, legal ownership, beneficiaries, or whether a purchase crowds out retirement and cash reserves.

GOVERNING PRINCIPLE Daily control creates the capacity to build assets. Long-term assets should increase future choice, remain understandable, and be protected for the people you intend to benefit.

How to solve the problem

1. Stabilize immediate cash needs and build accessible reserves before taking speculative risk.
2. Understand any employer plan and match; when stable enough, capture available matching contributions before lifestyle upgrades.
3. Learn diversification, fees, risk, time horizon, and tax treatment before selecting investments.
4. Use simple diversified, low-cost options as the educational starting point rather than individual-stock, crypto, or complex-product speculation.
5. Evaluate education, skills, a home, land, or other ownership goals by complete cost, legal title, upkeep, and the effect on every other goal; none is required to complete the course.
6. Review Social Security estimates, locate old accounts, confirm owners and beneficiaries, and verify current contribution and tax rules each year.

Use this lesson on your current path

Choose the row that best describes this month. A path is a condition, not a label, and it can change as life changes.

Current path	What to do in this session
Crisis	Locate existing accounts and learn the basics; never invest bill or emergency money.
Stability	Capture an affordable match and begin simple, diversified, low-cost long-term saving.
Growth	Increase long-term contributions and set optional education, home, land, or other ownership goals.
Legacy	Coordinate retirement income, fees, beneficiaries, records, giving, and asset transfer.

Across real lives

Maya: After establishing earned income and a basic cushion, she starts a small retirement contribution and compares education choices by total cost and likely completion.

Nina and Carlos: They confirm both available employer matches before increasing lifestyle spending.

James: He obtains a Social Security estimate, keeps his match, chooses a sustainable contribution, and schedules annual increases rather than chasing a risky shortcut.

Evelyn: She coordinates retirement income, account owners, beneficiaries, home records, and the people who should receive or manage assets later.

Working exercise: Long-Term Asset Review

Do not print passwords or full account numbers. Ownership goals are optional; choose only what serves your actual life.

Asset or goal	Current answer	Action / date
Accessible cash reserves	\$ _____	_____
Workplace plan	Yes / No / Unknown	_____
My contribution	____% or \$ _____	New: ____% / \$ _____
Employer match	_____	Confirmed: _____
Investment / diversification	_____	_____
Fees	_____	_____
Old accounts	_____	_____
Education / skills	Goal: _____	Complete cost: _____
Home / land - optional	Goal: _____	Ownership / upkeep: _____
Social Security estimate	\$ _____ at age ____	Reviewed: _____
Owner / beneficiary / records	_____	Checked: _____
Five-year asset goal	_____	First step: _____

Real-life questions

- Which asset would create useful future income, lower a necessary cost, or expand family opportunity?
- What do you want work to look like at 60, 67, or 75?
- What are the fees and diversification of your current investment?
- What ownership, title, fee, or beneficiary detail could cause an asset to be lost?

Possible work tasks

Done	Action
	Complete the Long-Term Asset Review.
	Review retirement contributions, match, investment, fees, owner, and beneficiary.
	Obtain a current Social Security estimate.
	Start, increase, or schedule one asset-building action and one five-year ownership goal.
MINIMUM RESULT An asset-building action starts or increases, or a dated prerequisite plan exists when current cash flow cannot support one.	
NEXT-PAYDAY ACTION Confirm the retirement deduction and match shown on the paystub; do not assume enrollment happened correctly.	
MY COMMITMENT Action / evidence: _____ Deadline: _____ Verification: _____	

PART IV - PROTECT, BUILD, AND PASS IT ON

SESSION 14

Keep Control With a 30 / 90 / 365 Action Plan

SESSION OUTCOME Reduce the entire course to a one-page plan that can be restarted after any setback.

The real-life problem

Motivation fades, life changes, and overly complicated plans are abandoned. A missed goal then becomes an excuse to avoid the numbers again.

GOVERNING PRINCIPLE A useful plan is simple enough to restart. Measure progress by control and resilience, not comparison.

How to solve the problem

1. Choose one 30-day stabilization action, one 90-day strengthening action, one 365-day building goal, and one five-year asset or transfer goal.
2. Schedule a 20-minute Monthly Money Check-In to update balances, the calendar, upcoming expenses, and your current path.
3. Use the reset sequence after a setback: stop, update facts, protect the Monthly Essential-Cost Total, reorder the available money, and resume.
4. Review taxes, benefits, insurance, retirement rules, beneficiaries, and credit reports on an annual calendar.
5. Choose accountability that supports decisions without controlling or shaming the participant.

Use this lesson on your current path

Choose the row that best describes this month. A path is a condition, not a label, and it can change as life changes.

Current path	What to do in this session
Crisis	Finish a next-payday and 30-day stabilization plan.
Stability	Set a 90-day emergency-savings and debt-maintenance goal.
Growth	Add a one-year action and a five-year asset-building goal.
Legacy	Add a five-year protection or transfer goal and an annual family review.

Across real lives

Maya: Her plan covers the next semester, a basic cushion, no new revolving debt, and a five-year education or asset goal.

Jordan: The first page is a crisis plan: protect necessities, make scheduled calls, verify benefits, and stop high-cost borrowing. A savings balance is not required to finish.

James: His plan combines a restaurant reset, vehicle fund, credit-card target, retirement action, and Social Security review.

Evelyn: Her plan adds a home-maintenance priority, fraud controls, document review, and a five-year transfer goal.

Capstone exercise: My 30 / 90 / 365 Action Plan

Keep this one page where you will see it. Update it whenever income, housing, family, health, or work changes.

Time	Action	Amount / evidence	Review date
Next payday	_____	\$ _____ / _____	_____
30 days - stabilize	_____	\$ _____ / _____	_____
90 days - strengthen	_____	\$ _____ / _____	_____
365 days - build	_____	\$ _____ / _____	_____
Five years - asset	_____	\$ _____ / _____	_____
Protect / transfer	_____	Evidence: _____	_____
Monthly essential-cost total	Priority: _____	\$ _____	_____
Planned Fun Money	Rule: _____	\$ _____ per payday	_____
Emergency / planned expense	_____	\$ _____	_____
Debt / credit	_____	\$ _____	_____
Protection / retirement	_____	Evidence: _____	_____

Real-life questions

- Which action will make the next three actions easier?
- What warning sign tells you that the plan is slipping?
- Who can provide accountability without control or shame?

Possible work tasks

Done	Action
	Complete the one-page 30 / 90 / 365 Action Plan.
	Run a scenario involving a car repair, reduced work hours, or medical bill.
	Confirm automatic transfers and due dates.
	Schedule the next three Monthly Money Check-Ins.
MINIMUM RESULT A completed Action Plan, a next-payday plan, and dated 30-, 90-, and 365-day actions.	
NEXT-PAYDAY ACTION Use the one-page plan before the deposit is spent, then schedule the next check-in.	
MY COMMITMENT Action / evidence: _____ Deadline: _____ Verification: _____	

NATIONAL HELP DIRECTORY

Find Help Where You Live

One national course should not require a different edition for every community. These services connect people to current local help. Eligibility, hours, and services change, so verify details directly. If housing, utilities, medicine, food, transportation, or a legal deadline is at immediate risk, make contact before the deadline rather than waiting for the next class session.

211

Local help with food, housing, utilities, transportation, caregiving, and other urgent needs.

Dial 211 | <https://www.211.org/>

USAGov benefits

Official starting point for federal and state benefit programs and financial-hardship resources.

1-844-USA-GOV1 | <https://www.usa.gov/benefits>

IRS VITA and TCE

Free tax preparation for many qualifying taxpayers, including older adults through TCE.

800-906-9887 | <https://www.irs.gov/individuals/free-tax-return-preparation-for-qualifying-taxpayers>

HUD-approved housing counseling

Help with renting, buying, mortgage trouble, foreclosure, and reverse mortgages.

800-569-4287 | <https://www.hud.gov/findacounselor>

Legal Services Corporation

Find local civil legal aid for debt, housing, family, benefits, title, or heirs' property questions.

Search by city or address | <https://www.lsc.gov/about-lsc/what-legal-aid/i-need-legal-help>

CFPB credit-counseling guide

How to identify reputable counseling and distinguish it from debt settlement or credit repair.

Read the questions to ask | <https://www.consumerfinance.gov/ask-cfpb/what-is-credit-counseling-en-1451/>

FDIC BankFind

Check FDIC-insured banks and locate branches; compare fees and access before opening an account.

Search by name or location | <https://banks.data.fdic.gov/bankfind-suite/bankfind>

NCUA Credit Union Locator

Locate credit unions and review services, membership, and federal insurance information.

Search by address or name | <https://mapping.ncua.gov/>

State Health Insurance Assistance Program

Free, unbiased local help with Medicare enrollment, coverage, and costs.

877-839-2675 | <https://www.shiphelp.org/>

COURSE COMPLETION

Graduation Standard

Graduation is based on completed decisions and usable tools - not income, savings balance, debt payoff, homeownership, a credit score, or vocabulary recall.

Possible work tasks

Done	Action
	Starting-Line Snapshot
	Monthly Essential-Cost Total and dependable take-home amount
	30-day Cash-Flow Calendar and Paycheck Allocation Plan
	Planned Fun Money rule
	Emergency-savings and Planned-Expense Reserve plan
	Debt and credit action
	Transportation and housing limits
	Money Agreement or Family Boundary Plan
	Protection action
	Retirement action or dated prerequisite
	30 / 90 / 365 Action Plan with a five-year asset or transfer goal

FINAL STANDARD The participant can explain how the next available money will be assigned and can restart the system after a setback.

FACILITATOR REFERENCE

Model Answers for Common Scenarios

Planned Fun Money has \$145 and the headphones cost \$180.

Model answer: Wait until the balance reaches \$180, choose a lower-cost option, or earn more. Charging the remaining \$35 is not an option.

A \$1,400 repair is needed on a safe paid-for vehicle; a dealer offers \$540 a month for 72 months.

Model answer: Obtain an independent condition assessment. If the existing vehicle is structurally sound, the repair may be far less costly than years of payments plus higher insurance.

A couple wants a house in one year but would drain savings and keep high-rate card debt.

Model answer: Change the calendar goal. Build cash, address expensive debt, and calculate complete ownership cost before setting a purchase date.

A participant has no monthly surplus.

Model answer: Protect the Monthly Essential-Cost Total, stop new discretionary debt, prevent high-consequence losses, contact creditors early, investigate benefits and income, and take no-cost protection actions.

A 50-year-old has little retirement savings.

Model answer: Starting late requires honesty and several levers: control large fixed costs, eliminate lifestyle debt, capture available match, raise contributions over time, review Social Security, improve income where realistic, and test more than one future work age.

Someone says rewards make a credit-card splurge worthwhile.

Model answer: Rewards do not change the course rule. A splurge is purchased from Planned Fun Money using cash or debit.

INDEPENDENT DEVELOPMENT AND PERMITTED USE

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Its fictional households, four-path teaching structure, exercises, examples, and session sequence were created for this workbook. Competing programs were reviewed only to identify avoidable similarities in names, wording, and structure.

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What this review can and cannot establish

A good-faith originality and web naming review reduces avoidable risk but cannot guarantee that no person will ever make a claim. A qualified intellectual-property attorney should conduct formal trademark clearance before the course name is registered, licensed, or used for a commercial national product.

OFFICIAL REFERENCES

Sources and Annual Update Guide

Use these official U.S. resources for current rules and consumer guidance. Course principles are intentionally written without hard-coded annual limits where those limits change.

- [Consumer Financial Protection Bureau - Your Money, Your Goals toolkit](https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/toolkit/)
https://www.consumerfinance.gov/consumer-tools/educator-tools/your-money-your-goals/toolkit/
- [CFPB - Guide to building an emergency fund](https://www.consumerfinance.gov/an-essential-guide-to-building-an-emergency-fund/)
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- [Social Security Administration - Plan for retirement](https://www.ssa.gov/retirement/plan-for-retirement)
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- [Federal Student Aid - Comparing aid offers](#)

<https://studentaid.gov/complete-aid-process/comparing-aid-offers>

- [Federal Student Aid - Loan repayment calculator](#)

<https://studentaid.gov/repayment-calculator>

Verify these items every year

- Retirement-plan, IRA, and catch-up contribution limits.
- Tax brackets, credits, filing thresholds, withholding guidance, and free-preparation eligibility.
- Social Security earnings limits, estimates, and benefit rules.
- Federal student-loan repayment, forgiveness, and interest rules.
- Deposit-insurance rules and limits.
- Credit-report availability and identity-protection procedures.