

HSFPP Program Goals

As a result of taking part in the NEFE High School Financial Planning Program, students will build confidence, apply practical skills, and exhibit sensible behaviors related to money management.

Target Program Outcome

Manage personal spending to meet financial goals and minimize the impact of financial obstacles.

Lesson Competencies and Learning Objectives

- 1-1 Explore how spending, saving and values impact your finances.**
 - a. Discuss the value of planning how money is used.
 - b. Give examples of sensible and unwise spending decisions and behaviors.
 - c. Compare spending priorities.

- 1-2 Set financial goals that are specific and measurable.**
 - a. Discuss how personal goals can be achieved through money goals.
 - b. Explain how to write an effective financial goal.
 - c. Discuss how to priorities actions while working to achieve several goals at the same time.

- 1-3 Apply strategies to be mindful about spending decisions.**
 - a. Discuss what influences spending decisions.
 - b. Identify tools and strategies to manage spending habits.
 - c. Demonstrate how the decision-making process works.

- 1-4 Create a spending plan to reach your goals.**
 - a. Discuss how a spending plan helps manage spending habits.
 - b. Describe what a spending plan is.
 - c. Explain how to use a spending plan.

- 1-5 Figure out ways to maintain a positive cash flow.**
 - a. Identify how to plug spending leaks
 - b. List strategies to stick to a spending plan.
 - c. Discuss ways to be prepared for unexpected money events.

Performance Assessment Challenges

- 1-A Set measurable financial goals.
- 1-B Use a criterion-based decision-making strategy for a major decision.
- 1-C Create a spending plan.
- 1-D Outline an action plan to manage spending.