

### Lesson Objectives

- Explore important questions about financial health and decision-making.
- Identify my path after high school by examining career options and majors, student loan debt, salary, savings goals, major purchases, and budgeting.
- Review a personal profile showing the impact of my decisions on my long-term financial success.

Topics	Preparation & Reflection	My Notes
<b>My Path</b>	What path do I think I want to take after high school (workforce, 2 or 4 year college, military, apprenticeship)?	
<b>My Career or Major</b>	What careers am I interested in pursuing? What subjects may I want to study, if I'm considering college?	
<b>My College</b>	If I'm considering college, what are a few colleges I am interested in?	
<b>My Student Loans</b>	<p>If I'm considering college, how will I pay for it?</p> <ul style="list-style-type: none"> <li>• Will my family and/or friends help me pay for higher education?</li> <li>• How much are they planning to cover per year or in total?</li> <li>• How much of what I am saving now do I plan to use for my expenses each year?</li> <li>• Do I plan to work during the school year and/or over the summer?</li> </ul> <p><i>*Bring your FAFSA award letter and any scholarship award letters to class so that you can estimate whether you will need to take out student loans.</i></p> <p><i>*If you don't have your FAFSA award letter, ask your family what your household income is so that you can estimate your potential grant funding.</i></p>	
<b>My Future Monthly Budget</b>	<p>What city do I want to live in once I start my full time career?</p> <ul style="list-style-type: none"> <li>• How much will it cost to rent an apartment there?</li> <li>• How much will I spend on groceries and transportation?</li> <li>• What other expenses will I have?</li> </ul>	
<b>My Goal Timeline</b>	<p>What sort of things will I be saving for once I have a full time job (car, house, starting a business, emergency fund, etc.)?</p> <ul style="list-style-type: none"> <li>• How much will I have to save?</li> <li>• How fast do I want to accomplish these goals?</li> </ul>	