My TIME to Invest™ Journey

STUDENT WORKBOOK

YOUR TIME. YOUR MONEY. YOUR FUTURE.

Financial freedom is about having choices. Today, you will explore how thoughtful decisions and consistent habits can help you build a future with purpose.

T Thoughtful	**I Intentional**
M Meaningful	**E Empowered**

LET'S GET STARTED

First name (optional): _____

One thing I want to learn about money today:

_____

_____

MONEY CONFIDENCE CHECK-IN

Circle one number: How confident do you feel making everyday money decisions?

1 2 3 4 5

1 = Just starting to learn

5 = Feeling confident

TODAY'S BIG QUESTION

What would having more financial choices allow you to do?

_____

_____

T = Thoughtful

ACTIVITY: NEED, WANT, OR GOAL?

Decisions become easier when you know why you are spending. Place an N (need), W (want), or G (goal) next to each example. Some answers may differ - explain your thinking.

___ Bus fare to class

___ New headphones when yours still work

___ Saving toward a first car

___ Lunch during a full school day

___ A limited-edition hoodie

___ Setting aside money for a future opportunity

PAUSE BEFORE YOU PURCHASE

Think about a recent purchase or one you are considering.

What am I hoping this purchase will do for me?

What am I giving up or delaying if I buy it?

My thoughtful decision is:

I = Intentional

ACTIVITY: THE $100 CHOICE

Imagine you earned $100 from a weekend job, allowance, or gift. Decide how to use it. There is no single correct split. Your plan should reflect your priorities.

Spend on needs	$ _____
Enjoy now	$ _____
Save for a goal	$ _____
Give or support someone	$ _____

MY TOTAL: **$_____ (must equal $100)**

MY MONEY MISSION

One goal I am working toward:

_____

_____

One small action I can take this week:

_____

_____

My plan reflects what matters to me because…

_____

M = Meaningful

ACTIVITY: WHAT MATTERS MOST?

Choose three values that matter to you. Circle them or add your own. How could your money habits support those values?

- ○ Family
- ○ Faith
- ○ Creativity
- ○ Security
- ○ Helping others
- ○ Education
- ○ Freedom
- ○ Community
- ○ Adventure
- ○ My own: _____

CONNECT YOUR VALUES TO ACTION

A value I chose is:

One way I could use money or time to support it:

REFLECT

What does “enough” look like in my life right now?

E = Empowered

MAKE YOUR OWN NEXT MOVE • WORKSHEET 04

ACTIVITY: MY 30-DAY MONEY CHALLENGE

Being empowered means asking questions, gathering information, and choosing what to do next. Pick one realistic habit to practice for 30 days.

- ☐ Check my spending once a week
- ☐ Set aside a small amount regularly
- ☐ Compare prices before buying
- ☐ Learn one new money term each week
- ☐ Talk with a trusted adult about a goal
- ☐ Other: _____

TURN YOUR IDEA INTO A PLAN

My chosen habit:

When and how I will practice it:

A person or tool that can help me stay accountable:

Real-Life Money Choices

SCENARIO CHALLENGE • DISCUSS WITH A PARTNER

THE STUDENT STORY

Jordan is 19, attends college, and has a part-time job. After paying for transportation, meals, and school supplies, Jordan has $60 left. Friends invite Jordan to a $45 event. Jordan also wants to build an emergency cushion.

1. What are at least two reasonable choices Jordan could make?

2. What questions should Jordan ask before deciding?

3. How could Jordan balance enjoying today with preparing for tomorrow?

REMEMBER: A good plan reflects your circumstances and priorities.

My TIME Commitment

MY PERSONAL COMMITMENT

I want my future to include:

One money habit I will practice for the next 30 days:

My first step, within the next 48 hours:

How I will know I am making progress:

MY CONFIDENCE CHECK-OUT

After today, how confident do you feel about everyday money decisions?

1 2 3 4 5

THOUGHTFUL • INTENTIONAL • MEANINGFUL • EMPOWERED

Financial freedom should be the expectation, not the exception.

Facilitator Quick Guide

FOR 3FIVE WEALTH™ FACILITATION • NOT FOR STUDENT DISTRIBUTION

SUGGESTED 60-MINUTE RUN OF SHOW

0–5 min	Welcome, story, confidence check-in (p. 1)
5–15 min	Thoughtful: Need, Want, or Goal? (p. 2)
15–25 min	Intentional: $100 Choice (p. 3)
25–35 min	Meaningful: Values into Action (p. 4)
35–45 min	Empowered: 30-Day Challenge (p. 5)
45–55 min	Partner scenario and discussion (p. 6)
55–60 min	Commitment, confidence check-out (p. 7)

QUESTIONS TO SPARK CONVERSATION

- What does having choices mean to you?
- How can two people use the same $100 differently and both be thoughtful?
- What could make a small habit easier to repeat?

BOUNDARIES & INCLUSION

Keep examples hypothetical. Do not ask students to reveal financial aid amounts, family finances, account balances, or private circumstances. Avoid product-specific recommendations or analysis of their investments. Offer no guaranteed outcomes. Invite reflection on faith or service without requiring students to share personal beliefs.

Financial coaching and education only. No personalized investment advice.