

# Financial Life Stages

## Discovery Activities



Thinking about your future plays a large role in reaching your goals as you maneuver your way through life's financial stages. Use the attached pages to reflect on your current habits and think about what you'd like your future financial situation to look like.

Name \_\_\_\_\_

# My Personal Consumer Behaviors



**Directions:** Think of yourself as a consumer—one who buys and uses goods and services. Complete the following statements. Do not change your answers once you have written them down. There is no right or wrong answer. Knowing your habits can help you change your habits when change is needed.

1. I spend too much money on \_\_\_\_\_.
2. I most enjoy buying \_\_\_\_\_.
3. I'd use credit if \_\_\_\_\_.
4. If I'm in a depressed mood, I may spend my money on \_\_\_\_\_.
5. If I'm in a happy mood, I may spend my money on \_\_\_\_\_.
6. I most enjoy owning \_\_\_\_\_.
7. The saver in our family is \_\_\_\_\_.
8. The spender in our family is \_\_\_\_\_.
9. I will spend most of my money on \_\_\_\_\_.
10. I am least likely to spend money on \_\_\_\_\_.
11. I return (pick one) \_\_more \_\_fewer or \_\_ about the same number of things back to the store than most people I know.
12. My best purchases have occurred when \_\_\_\_\_.
13. I usually postpone buying when \_\_\_\_\_.
14. After something gets old or worn I usually \_\_\_\_\_.
15. My parents often make spending seem \_\_\_\_\_.
16. My parents often make saving seem \_\_\_\_\_.
17. When it comes to savings, I \_\_\_\_\_.
18. As a consumer, I am (pick one) \_\_seldom \_\_sometimes \_\_often concerned about how my purchases affect the environment.
19. If I won a million dollars, I would \_\_\_\_\_.

20. Below are 15 items commonly purchased. Rate them from 1 (what you'd first purchase) to 15 (what you would only purchase if money was left over).

\_\_\_ Buy new clothes

\_\_\_ Buy lottery tickets

\_\_\_ Set aside money for education

\_\_\_ Buy electronics

\_\_\_ Eat out

\_\_\_ Give money to a friend in need

\_\_\_ Save for future use

\_\_\_ Pay for car insurance

\_\_\_ Buy a gaming system

\_\_\_ Take a trip

\_\_\_ Go to a sporting event/concert

\_\_\_ Trade in your car for a new one

\_\_\_ Repaint your room

\_\_\_ Donate to a charity

\_\_\_ Throw a party

**REFLECTION:**

- Circle your top three purchases. Do they have any underlying value or commonality?
- What about your last three items? Do they have anything in common?
- What if you were given money to spend? Would your ratings change?
- Review your "answers" from the first section. Do your answers match your "purchases"?
- What does this tell you about your consumer behavior?
- Do you feel your future consumer decisions will be different from what you've learned here? Why or why not?

# SMART Goals Worksheet

**Directions:** Use this worksheet to create a SMART goal. Identify short, mid, and long-term goals. Your goal can be about anything! Each goal will be completed on a separate worksheet. Verify that your goal is **SMART** by using the questions listed below.

**Today's Date:** \_\_\_\_\_

**Specific:** What is your goal? Be specific.

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**Measurable:** How will you measure your progress? (How many? How much?)

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**Achievable:** Is achieving this goal realistic with effort and commitment? What steps are involved?

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**Realistic:** What skills and knowledge are necessary to reach the goal? Is it doable?

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**Timely:** When will you achieve this goal?

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**This goal is important because:**

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