

Following Your Dreams

Notes:

Learner Outcomes

Outcome #1: Participants will be able to name personal interests they have

Outcome #2: Participants will be able to identify a person who supports their interests.

Outcome #3: Participants will be able to explain how managing their money well can help them pursue their interests.

Target Audience

Teenagers

Materials

1. Flip chart and markers or a dry-erase board and dry-erase markers
2. Name tags (downloaded for free from the Bank It website), one for each participant
3. A pen or pencil for each participant
4. Something to track time
5. Two copies of the dream script #1-DR-T
6. Evaluation #1-DR-T for each participant
7. Bank It Notes #1-DR-T for each participant
8. Optional: PowerPoint Presentation PDF #1-DR-T
9. Optional: Handout #1-DR-T for each participant

Timing

1 hour

Want more background and training tips?

See the free, downloadable Bank It Leader's Guide at www.bankit.com.

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1. Welcome and Overview (5 minutes)

Arrive early. Highly consider using the optional PowerPoint Presentation PDF and the optional Handout. Both will greatly enhance your sessions. If you're using the PowerPoint Presentation PDF, show the "Welcome to Bank It" slide as participants enter the room. Greet each participant individually and learn their names as they arrive. Have them create a name tag with their first name only.

Give participants a copy of the Bank It Notes #1-DR-T and either a pen or pencil. Have them sit in clusters of about four people. If possible, have them sit at tables. Then welcome the whole group to the session.

Say: Welcome to Bank It. Bank It delivers real-world financial topics and tools for teens and parents that make it easier to understand, talk about, and manage your money. Bank It was developed by Capital One and Search Institute. I'm glad each one of you is here.

Today we will focus on following your dreams, and we plan on meeting three goals. One: By the end of this session, you will be able to name your personal interests. Two: You will be able to identify a person who supports your interests. Three: You will be able to explain how managing your money well can help you pursue your interests.

Feel free to use your Bank It Notes to write what you learn as we go along. At the end of the session, we will take time to complete a short evaluation. (If this session is not the first session you're presenting to this group, consider briefly discussing the optional challenge that you may have given participants at the end of your previous session.)

2. Activity: Role-Play a Script (15 minutes)

Ask for two volunteers who are comfortable reading aloud. Make sure one is comfortable singing in front of the group and knows the tune to the song *White Christmas*. Give each a copy of Script #1-DR-T. Have the volunteers read the script aloud to the group. When they finish, have the group applaud the volunteers.

Then ask questions such as these: *What was your reaction to this script?* (Give participants time to respond.) *What was the message about dreams?* (Give participants time to respond.)

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Say: *Dreaming involves your hopes for the future. It's about setting money goals that help make your dream a reality. What's the difference between a possible and an impossible dream? Give participants time to respond.*

Make sure that they say that a possible dream is something that can be achieved, even if it's hard. An impossible dream is one that is never attainable. On a flip chart make two columns. Label one "Possible Dream." Label the other one "Impossible Dream."

Ask: *What are some examples of possible dreams?* (Give participants time to respond. Write their responses on the flip chart.) Then ask: *What are some examples of impossible dreams?* (Give participants time to respond. Write their responses on the flip chart.)

When you finish, give an example of a possible and an impossible dream for you. For example, if you get seasick, becoming a captain of a ship is an impossible dream for you.

Then say: *Dreams are very personal. What's possible for one person may be impossible for another person. The other difficulty is this: How do you know what's a possible dream that may be difficult to achieve versus an impossible dream?* (Give participants time to respond.)

Say: *We need to be realistic about our dreams, but we also need to work hard toward our dreams. Most people who achieve their dreams say that it wasn't easy getting there. Maybe it looks impossible to go to college, but many teenagers—even teenagers who live in families with virtually no money—do so.*

So why do some teenagers make this dream possible, while others cannot? It depends on how important that dream is to you—and your family. It also depends on how hard you're willing to work toward that dream.

3. Present: How Money Affects Your Dreams (15 minutes)

Let's take the example of going to college or a vocational school. How can managing your money well help you achieve that dream? (Give participants time to respond. List their ideas on a flip chart. Make sure they mention saving money for college, cutting back on spending, and budgeting so they know what's happening with their money.)

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Say: *These are all ideas that will help you achieve any dream. Maybe you want to go to a basketball or football camp. Maybe you want to take a class outside of your school in woodworking or auto mechanics. Maybe you want to learn how to play a musical instrument. Maybe you want to take a trip out of the country.*

These are all dreams. They're all great dreams. But you won't realize your dream unless you do three things. (List these on a flip chart.) 1. Know what your dream is. 2. Work toward your dream. 3. Manage your money well to realize your dream.

Let's talk about how to know what your dream is. What is a personal interest? (Give participants time to respond.) Say: Each one of us has unique interests.

Some of us may be athletic and interested in sports and physical activity. Some of us may be musical, artistic, or good at acting. Some of us may enjoy working with our hands or fixing things. These are all about interests.

Minneapolis-based Search Institute talks about something called a spark.¹ A spark is something that gives your life meaning and purpose.² It's an interest, a passion, or a gift.³

For example, a teenager may be interested in helping animals and volunteer at the animal humane society. Another teenager may have a spark for playing a sport—or a musical instrument. Other teenagers can have a spark for technology and computers.

What's important about sparks is to find out what you're passionate about. It's much easier to learn about something that gets you excited. It's much easier to master a skill when you're truly interested in it.

That's why sparks are such an important part of dreams. You want to have dreams that excite you deep down inside. You can learn more about sparks at www.ignitesparks.org.

Once you know what your dreams are, it's important to find people who support your interests and dreams. Turn to the person next to you. Take a few moments to introduce yourself and talk about who supports your interests and dreams. (Give participants a few minutes to do this.)

Say: Let's list examples of the type of people who can support our interests and our dreams. (Write these on a flip chart. Make sure participants name

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these categories: family member, friend, co-worker, neighbor, person at church, mosque, or synagogue, and person at school.)

Ask: *How can managing your money well help you pursue your interests?* (Give participants time to respond. Encourage them to get concrete. For example, managing your money well can help you buy paintbrushes and paint if you want to paint. You're more likely to be able to afford a tutor or a class if you manage your money well.)

If you plan to distribute the optional handout, use it at this time.

4. Discuss (10 minutes)

Say: *Take some time to talk to the people near you. Talk to about two or three people. I want you to do two things: 1. Say your first name. 2. Name a dream you have. Start with the person who had visitors most recently. Then have each person take a turn.*

5. Review and Evaluate (10 minutes)

Review what was accomplished during this session. Ask: *What is a dream?* (Answer: Dreaming involves your hopes for the future. It's about setting money goals that help make your dream a reality.)

Ask: *What is the difference between a possible and impossible dream?* (Answer: A possible dream is something that can be achieved, even if it's hard. An impossible dream is one that is never attainable.)

Ask: *What are examples of how managing your money well can help you achieve your dream?* (Answers: 1. Saving money. 2. Cutting back on spending. 3. Budgeting so you keep track of your money.)

Ask: *What are some of your personal interests?* (Answer: This varies by person. Examples: 1. Sports. 2. Music. 3. Art. 4. Helping people. 5. Fixing things.)

Ask: *Which people can support your interests?* (Answers: 1. Family member. 2. Friend. 3. Co-worker. 4. Neighbor. 5. Person at church, mosque, or synagogue. 6. Person at school.)

Ask: *How can managing your money well help you pursue your interests?* (Answers: 1. You can use money intentionally rather than mindlessly. 2. You can plan so you're using your money to pursue your interests.)

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At the end of the review, distribute Evaluation #1-DR-T to each participant. Give participants time to fill out the evaluation. Collect all the evaluations after participants finish so you can find out the measurable outcomes for the session.

6. Close (5 minutes)

Say: Dreams. We all have them. We want our lives to be meaningful. We want them to have a purpose. We want to be happy. Dreams can help us achieve those goals.

Think about your dreams. What dreams do you have for this year? What dreams do you have for five years from now? How are you living the life you dream of? What changes do you need to make? How do your dreams affect how you use your money?

Challenge participants to talk to family members about this topic, which is listed under the Talk About It section of their Bank It Notes. Thank participants for coming and for being involved.

Optional Activities

1. Distribute Handout #1-DR-T: My Big Dream, My Little Dream. Give participants the handout. Take time to walk through it and discuss it.

2. Show the PowerPoint Presentation PDF #1-DR-T. Use the presentation to accompany the one-hour session.

3. Give Participants a Challenge. Encourage participants to use the next week to talk to their parents about their personal dreams. (If you wish, follow up during your next session to find out how the challenge went.)

Questions? Looking for more ideas? Visit www.bankit.com for answers and more resources.

For More Information

- *National Standards in K–12 Personal Finance Education* (Washington, D.C., Jump\$art Coalition for Personal Financial Literacy, 2007), standard 5 in the area of Financial Responsibility and Decision Making.

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- *National Standards in K–12 Personal Finance Education* (Washington, D.C., Jump\$tart Coalition for Personal Financial Literacy, 2007), standard 1 in the area of Income and Careers.
- *An Asset Builder’s Guide to Youth and Money* by Jolene Roehlkepartain (Minneapolis: Search Institute, 1999).
- *Sparks: How Parents Can Help Ignite the Hidden Strengths of Teenagers* by Peter L. Benson, Ph.D. (San Francisco: Jossey-Bass, 2008).

Sources

¹ Peter L. Benson, Ph.D., *Sparks: How Parents Can Help Ignite the Hidden Strengths of Teenagers* (San Francisco: Jossey-Bass, 2008).

² Ibid.

³ Ibid.