

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Period: \_\_\_\_\_

### Goals & Decision Making Activities

**Assignment Directions:** While using your Goals & Decision Making Unit Outline as a reference, complete the following activities below to the best of your ability.

**Directions:** In the boxes below, include the two written steps necessary to achieve financial success. Then include a visual example of what each step could look like when successfully implemented. Color is not required, but it is encouraged.

2-Steps to Financial Success	
Step #1: (Written form)	Step #2: (Written form)
Step #1 (Illustration example)	Step #2 (Illustration example)

**Directions:** Write the appropriate length description of each type of goal by indicating the length in the column to the right of each goal type.

Type of Goal	Appropriate Length of Each Goal
Short-term Goals	
Intermediate Goals	
Long-term Goals	

A written example of a short-term goal:

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A written example of a long-term goal:

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Directions: Check the column that most closely matches your feelings. There is no right or wrong answer.

Values	Very True (6)	Sometimes True (4)	Not Sure (2)	Not True (0)
1. I believe that part of my allowance/income should be used to help with family expenses.				
2. I expect more money when given more responsibility on my job.				
3. I feel that it's important to save money each month.				
4. I feel that time is more important than money.				
5. Happiness is being able to buy what I need when I want to.				
6. I like to be looked up to as a powerful person.				
7. I do not care about the appearance of my car as long as it runs.				
8. A job that helps others is more important than the money I make.				
9. It is important to me that I make more money than my peers.				
10. I do not want the responsibility of being in charge of my peers.				
11. I would rather save money for something I want than spend it on many small items.				
12. I like to have the newest items on the market.				
13. I feel important when others serve me.				
14. I am as happy with clothes from a discount store as clothes from a name brand store.				
15. When a friend borrows from me, it doesn't bother me if he/she pays it back.				
16. I feel the better I'm doing at my job the more money I should make.				
17. I feel that a penny saved is a penny earned.				
18. I would like to have enough money to spend as I wish for a year.				
19. I enjoy having fashionable clothes.				
20. I enjoy recognition in front of others.				
21. I feel money can't buy happiness.				
22. I'd rather give money to a homeless child than make monthly payments on a cell phone.				
23. I feel that job happiness is determined by being paid for what I'm worth.				
24. It is important for me to know I will have a secure job.				
25. I like to choose how I use my time.				
26. It is important for me to have a new car.				
27. I want to attend a prestigious school.				
28. I prefer to not be concerned about money.				

Record your scores below for each question. If the statement for question number one is sometimes true, place a 4 in the 1. box below and so on. Once all answers are recorded, total each column.

Concern for Others	Measure of Success	Security	Freedom & Flexibility	Purchasing Power	Status Seeking	Necessity
1.	2.	3.	4.	5.	6.	7.
8.	9.	10.	11.	12.	13.	14.
15.	16.	17.	18.	19.	20.	21.
22.	23.	24.	25.	26.	27.	28.
Total	Total	Total	Total	Total	Total	Total

**Directions:** List three essential needs that you feel are a necessity for living life. For each essential need, list a want that is not essential to survival.

Needs	Wants
<i>Example: Clothing</i>	<i>Example: An Abercrombie &amp; Fitch T-shirt</i>
1.	
2.	
3.	

**Directions:** Describe a routine and a major decision that a person may face. For each type, provide a written illustration. Color is not required, but it is encouraged.

Routine Decision	
Written description of a routine decision.	Illustration of a routine decision
Major Decision	
Written description of a major decision.	Illustration of a major decision.

**Directions:** List the five words of the S.M.A.R.T. goal acronym below after each letter.

<b>S</b>	
<b>M</b>	
<b>A</b>	
<b>R</b>	
<b>T</b>	

**Directions:**

- Create an example of your own **PERSONAL** SMART Goal.
- Make sure your SMART goal answers all four of the SMART goal questions (what, how, when, and why).
- Use complete sentences.
- Your goal should be short-term, intermediate, or long-term.

Examples of **personal** goals could include academic grades, a particular score on the ACT or SAT, getting accepted into college, obtaining your driver's license, having a family, etc.

**What** is your personal goal?

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**How** will you accomplish it?

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**When** will it be accomplished by?

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**Why** do you want to accomplish it?

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Money should not be the main focus of your personal S.M.A.R.T. goal.

Place all four segments that you answered in the lines above into one complete SMART goal:

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Is your goal above considered short-term, intermediate, or long-term? \_\_\_\_\_

**Directions:**

- Create an example of your own **FINANCIAL** SMART Goal.
- Make sure your SMART goal answers all four of the SMART goal questions (what, how, when, and why).
- Use complete sentences.
- Your goal should be short-term, intermediate, or long-term

Examples of **financial** goals could include saving a specific amount of money for a car, college, house, family, electronic device, event tickets, etc.

**What** is your financial goal?

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**How** will you accomplish it?

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**When** will it be accomplished by?

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**Why** do you want to accomplish it?

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Place all four segments that you answered in the lines above into one complete SMART goal:

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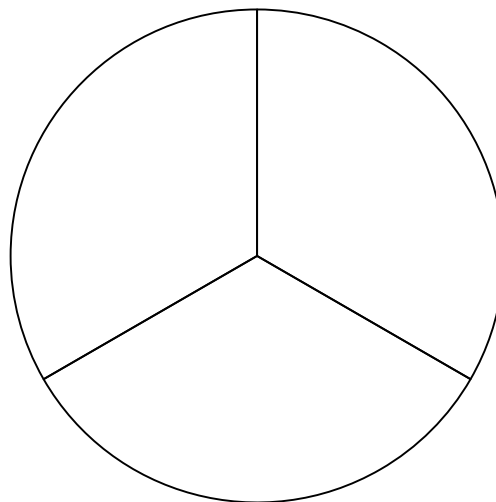
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Is your goal above considered short-term, intermediate, or long-term? \_\_\_\_\_

**Directions:** List all the parts (percentages and labels) into the pie chart below that represent the 70-20-10 rule. Each part of the 70-20-10 rule should be represented in a separate pie slice.

### **70-20-10 Rule**



**Directions:** Create your own example of making a major decision that requires the use of the four decision making steps:

Step 1: State your problem in the form of a question below

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Step 2: List your pros (you must list at least 2):

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List your cons (you must list at least 2):

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Step 3: Decide – make your decision

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Step 4: Evaluate the results afterwards to decide if you make the right choice (pretend). Is there anything you would do differently?

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