

## Details of Financial Foundations: A Money Habitudes Program for Youth

*Empowering High School Students to Build a Foundation for Financial Wellness*

### Program Purpose

Financial Foundations, developed in conjunction with Money Habitudes, is an interactive program designed for high school students, particularly those from Low-to-Moderate Income (LMI) backgrounds. By addressing the motivations behind financial behaviors, it goes beyond traditional financial education, providing students with insights needed to make intentional financial decisions aligned with their goals.

### Program Structure

Financial Foundations combines self-assessment tools, discussions, and practical applications to create a meaningful experience. The program includes:

1. **Interactive Card Deck Assessment**

Students use the Money Habitudes card deck to explore six core habitudes: **Security, Planning, Status, Giving, Spontaneous, and Carefree**. This game-like activity creates a personal profile of financial tendencies, encouraging non-judgmental self-reflection.

2. **Guided Workbook Activities**

Customized workbook exercises deepen students' understanding, helping them connect their habitudes to their goals and identify supportive or limiting behaviors. The workbook includes prompts for practical goal-setting.

3. **Facilitated Peer Discussion**

Facilitated group discussions allow students to share insights, normalizing financial conversations. Facilitators guide discussions, making connections to real-life circumstances.

4. **Take-Home Workbook for Continued Exploration**

Each student receives a workbook for further reflection, encouraging ongoing conversations with family members.

### Customizable Delivery and Materials

Financial Foundations is adaptable for in-person or virtual sessions. Sponsors can feature branding on materials, including card sets and workbooks, reinforcing their commitment to financial wellness and community impact.

### Key Outcomes of Financial Foundations

- **Builds Self-Awareness:** Students gain insight into the “why” behind their financial choices, increasing confidence in decision-making.
- **Connects to Financial Health:** By understanding their habitudes, students can make decisions that support their unique goals.
- **Supports Long-Term Wellness:** Financial Foundations equips students with goal-setting and budgeting skills essential for adulthood.

### Why Financial Foundations Is Essential for LMI Students

LMI students face unique financial challenges and limited access to resources. Financial Foundations provides them with tools and self-awareness to break cycles of financial insecurity, fostering long-term positive impacts.

### Help Us Reach More Students

Funding Financial Foundations will help bring this program to high school students in underserved communities, laying the groundwork for financially secure futures.

For more information on funding opportunities, please contact: **Bill Mills – 321-209-4377**