

ASPIRE

FINANCIAL WELLNESS

Course 0
Getting Started

**YOU ARE THE
WRITER
OF YOUR
OWN STORY**

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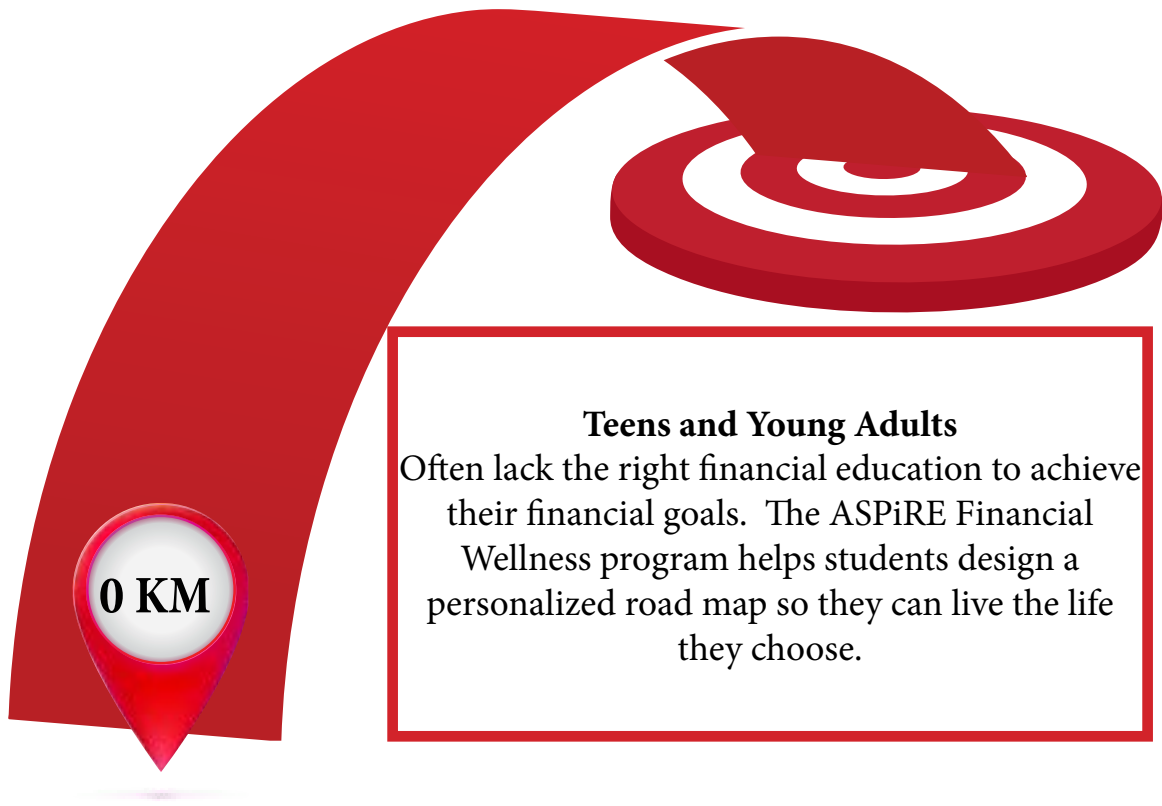
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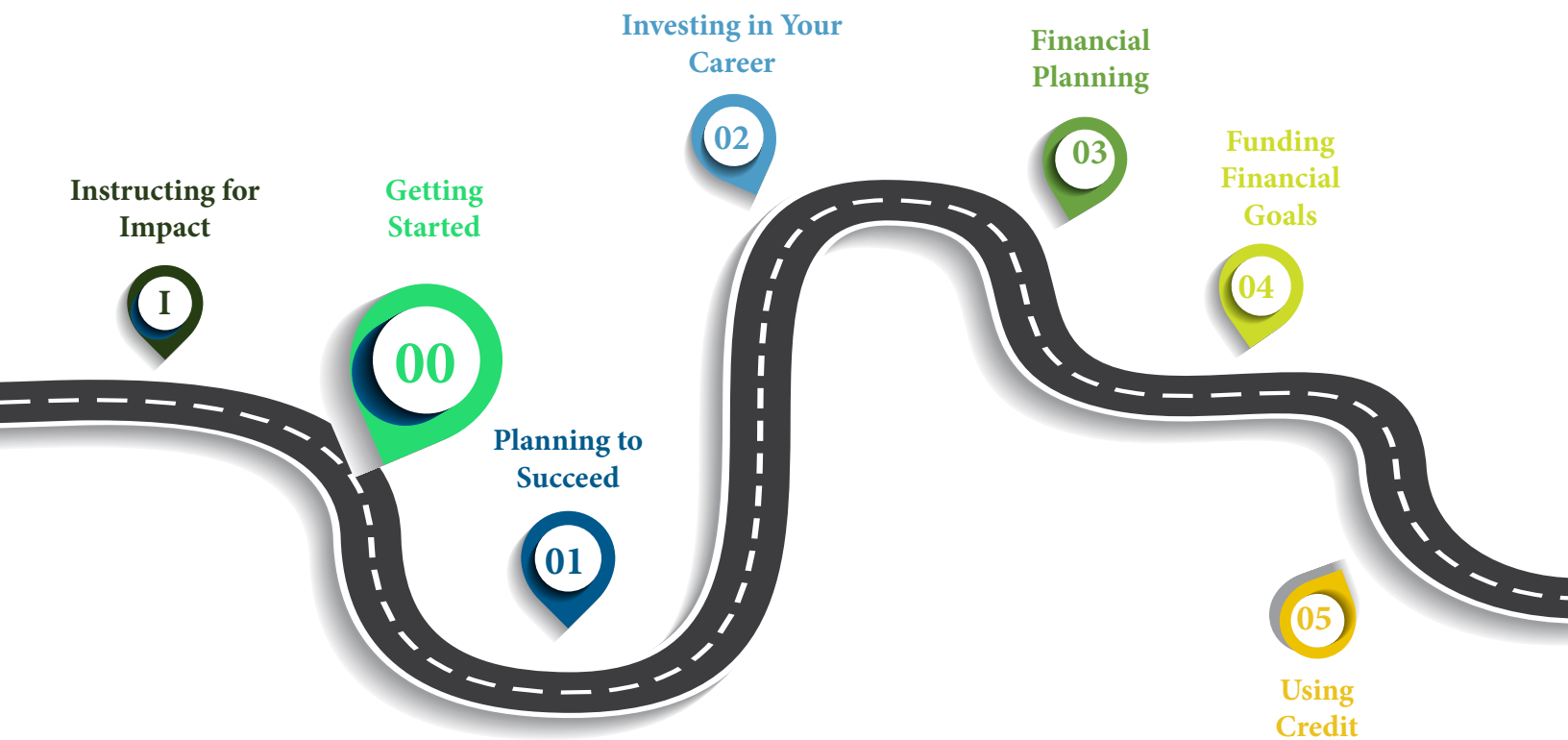
www.aspireall.ca



Teens and Young Adults

Often lack the right financial education to achieve their financial goals. The ASPIRE Financial Wellness program helps students design a personalized road map so they can live the life they choose.

WELCOME TO THE ASPIRE FINANCIAL WELLNESS PROGRAM FOR TEENS AND YOUNG ADULTS



**Building
Wealth**

07

**Stock, Bonds, and
Other Investments**

08

**Investment
Strategies**

09

**Learning
to Lead**

11

**Protecting
Your Assets**

06

**Business
Enterprises**

10

Your Plan

P

**Building Stronger and Safer Communities
Through Financial Education**

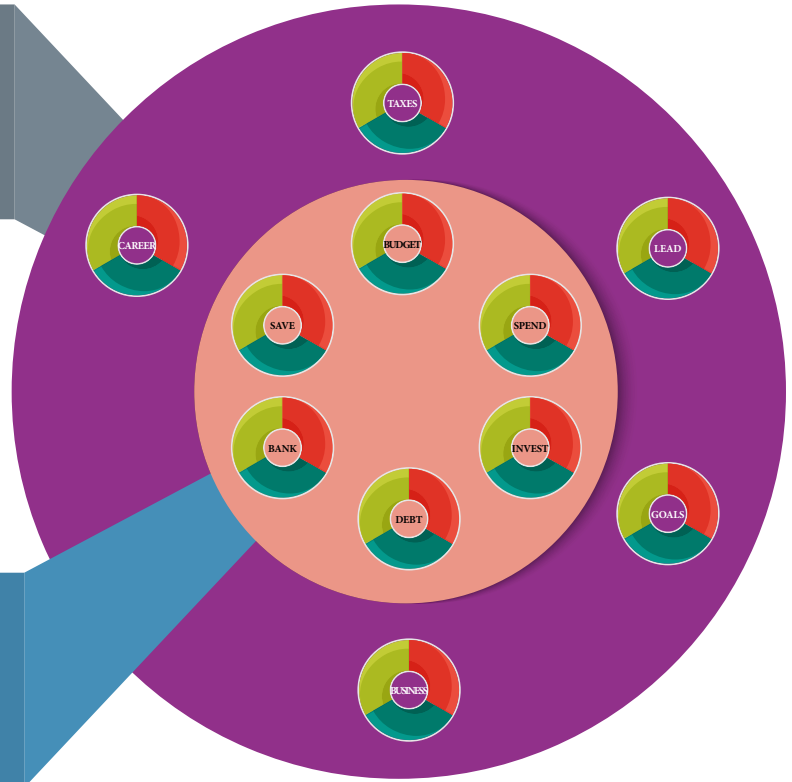
FINANCIAL LITERACY VS FINANCIAL WELLNESS

FINANCIAL WELLNESS

Empowers people with financial knowledge, skills, and behaviors to take charge of their own wellness

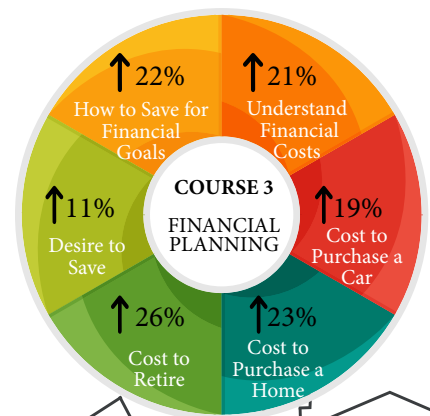
FINANCIAL LITERACY

People manage money with financial education.



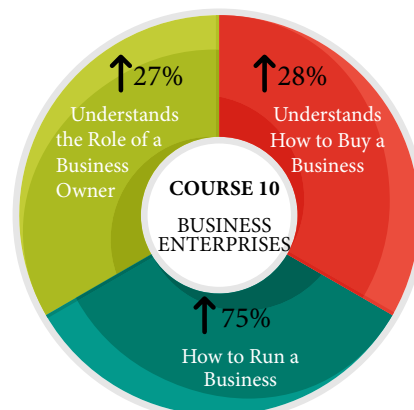
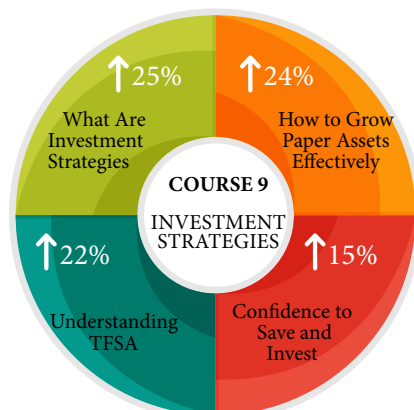
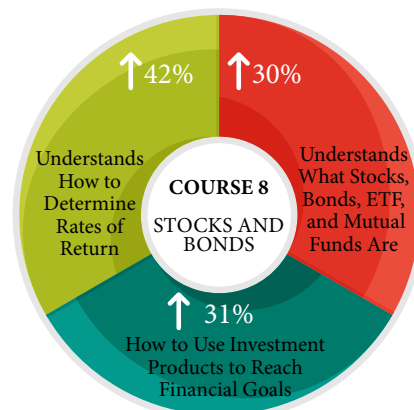
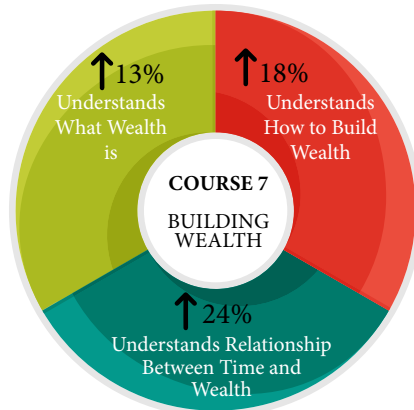
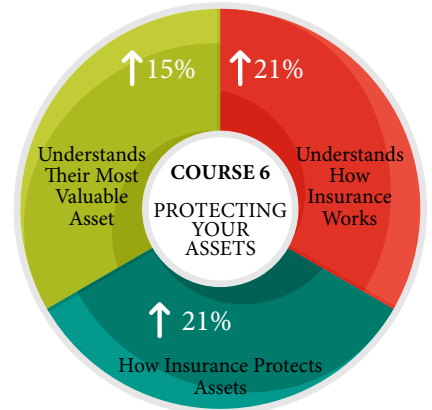
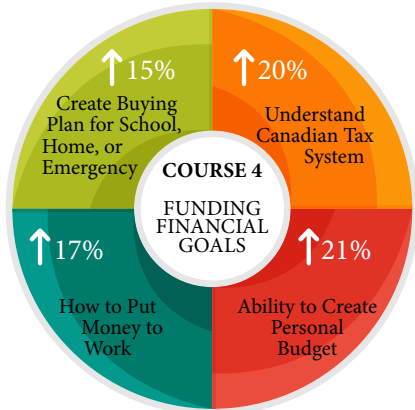
AFTER COMPLETING THIS COURSE

Over the years of collecting student learning results data has show the below results. Results may vary and are not guaranteed.



AFTER COMPLETING THIS COURSE

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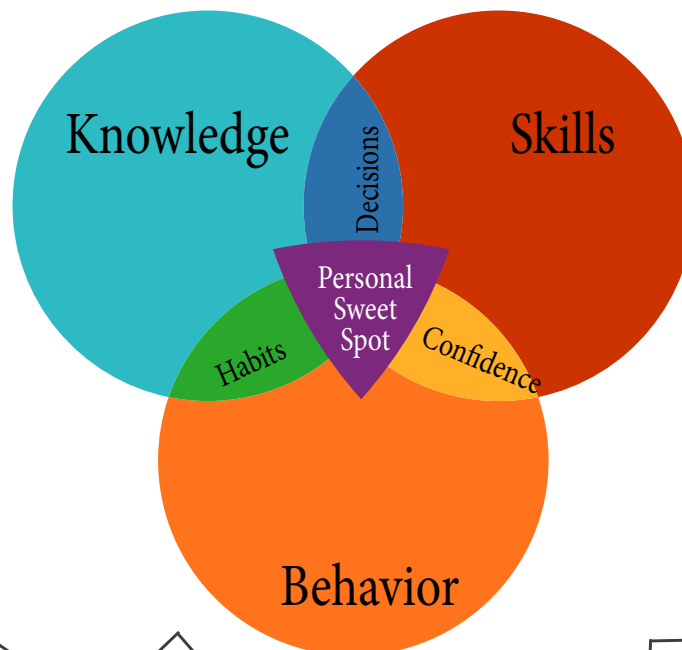


MAKE BETTER FINANCIAL DECISIONS

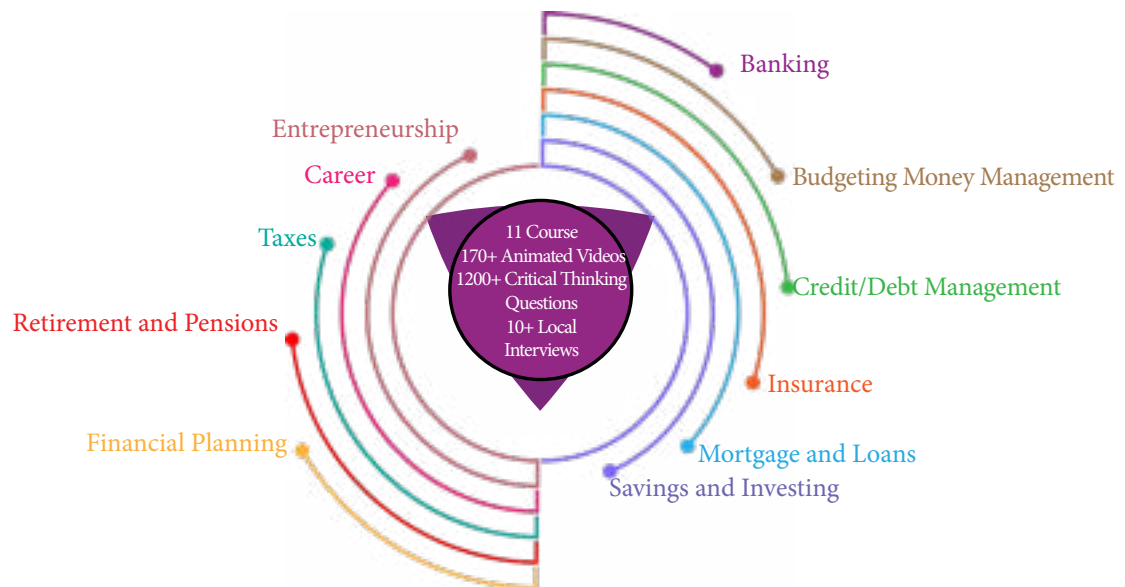
When it comes to doing the RIGHT things with your money, getting the RIGHT information in a way that helps you better achieve your goals is vital.

- A Age Appropriate
- S Strategically Integrated
- P Personalized Planning
- ;
- R Researched and Relevant
- E Engaging and Enhancing

We all have different goals we are trying to achieve and therefore requires different levels of knowledge, skills, and behaviors. Discover your financial SWEET SPOT.



FINANCIAL EDUCATION IS THE INTEGRATION OF MANY TOPICS



USING THE ASPIRE FINANCIAL WELLNESS PROGRAM

How to get the most out of the ASPIRE Financial Wellness program. To help meet the needs of both the learner and the teacher the ASPIRE program is available on two platforms; on-line and textbooks. Regardless of which teaching or learning medium is used the ultimate goal of the ASPIRE program is to develop knowledge, skills, and behaviors to help users achieve financial goals.

To maximize learning results under both platforms

- The users must;
 - Be actively engaged in the content
 - Personalize their own financial well-being
 - Step out of interest areas
- The content must be;
 - Organized
 - Concise
 - Engaging
 - Current
- The mediums should be used
 - Simultaneously
 - In course order

- How to use the ASPIRE textbook series.
 - General explanation of content is provided. Further research may be required to integrate content into life.
 - Reading and highlighting is not enough. Make notes to personalize concepts and strategies.
 - When it comes to answering questions sketch general answers on a sticky note and stick it in the appropriate place. Your answers will change over time.
 - Use key question responses to help build a personalized financial road map to achieve financial goals
 - Keep the personalized financial road map handy to help make better decisions.
- How to use the ASPIRE on line series.
 - Treat the on-line course like any other real course
 - A more in depth explanation is provided by watching each video.
 - When it comes to answering questions keep answers current. Your answers will change over time.
 - Ky question responses will be automatically transferred to build a personalized financial road map to achieve financial goals
 - Keep the electronic personalized financial road map handy to help make better decisions.



Course 0
Getting Started
20 Minutes

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Section 01

MAXIMIZE YOUR FINANCIAL SWEET SPOT



The Right Financial Education Leads to a Bright Future. In an ever changing society our financial education touches virtually every aspect of our lives.

To watch this 2:30 minute video [click here](https://www.youtube.com/watch?v=q1OTCrDB4yU) or visit (<https://www.youtube.com/watch?v=q1OTCrDB4yU>)

Section 02

WELCOME TO ASPIRE FINANCIAL WELLNESS PROGRAM



Welcome to the ASPIRE Financial Wellness Series for Teens and Young Adults. Where we aim to grow your financial sweet spot.

- PROPER DECISIONS
- STRENGTHEN CONFIDENCE
- HEALTHIER HABITS

So you can maximize your results

To watch this 2:30 minute video [click here](#) or visit (<https://www.youtube.com/watch?v=8j9Zy5ARPTM>)

Section 03

FINDING YOUR AWESOMENESS



I believe we all have an awesomeness within us that is literally dying to come out. One of the problems most have in finding our awesomeness is the limiting belief that our best is good enough. What if, instead we thought about being the best we can be prior to believing our best is good enough? What we view today as our awesomeness is only the tip of our awesomeness iceberg. But there is way more to it.

To watch this 2:30 minute video [click here](https://www.youtube.com/watch?v=jr8elDMSwbU) or visit (<https://www.youtube.com/watch?v=jr8elDMSwbU>)

Section 04A

CREATING YOUR ACTION PLAN



The ASPIRE Financial Wellness Series for Teens and Young Adults is designed to

- Increase financial knowledge,
- Improve financial skills,
- Grow confidence,
- Create a personalized action plan,

so that you can move beyond imagining and begin designing your successful life, however you choose to live it.

To watch this 1:57 minute video [click here](https://www.youtube.com/watch?v=G6unXsiBklg) or visit (<https://www.youtube.com/watch?v=G6unXsiBklg>)

WHY YOUR FINANCIAL PLAN IS IMPORTANT

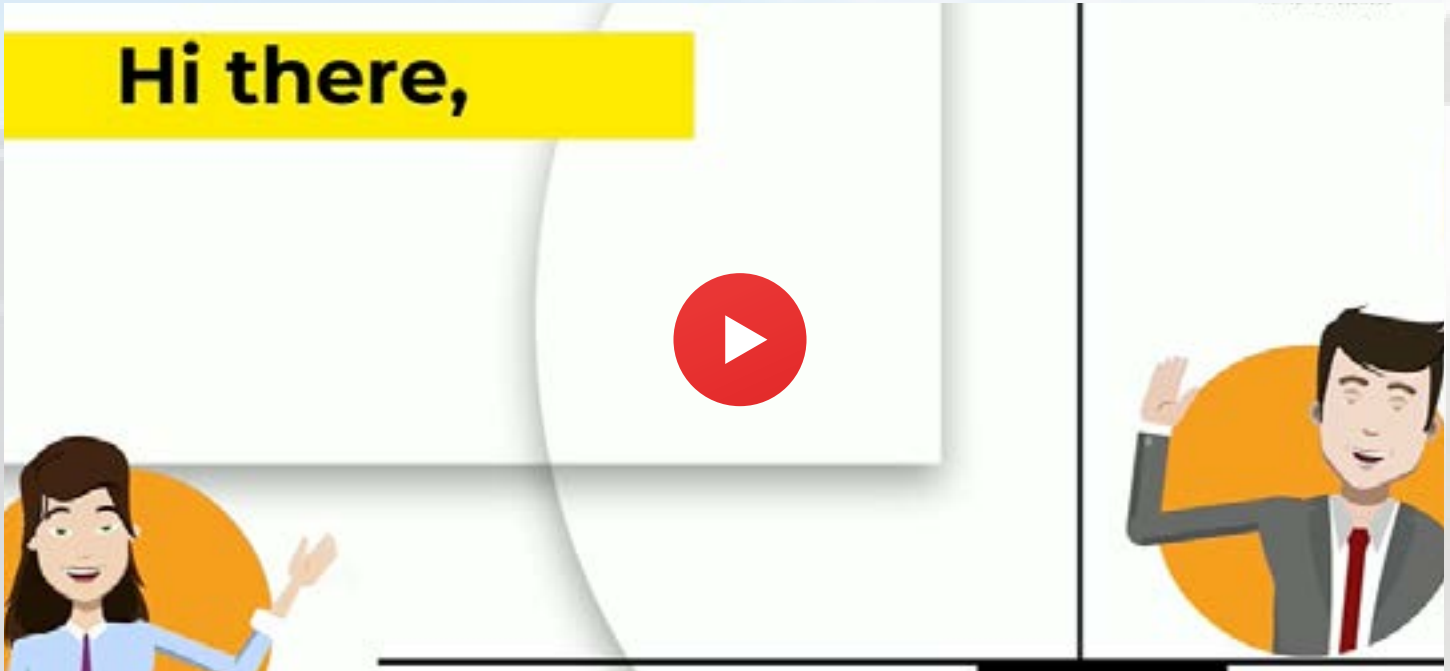


An integral part in designing a house is the architectural plan. The plan provides a road map to creating the perfect house. Well at least to meet today's needs because who knows what the future will bring as we may need to make changes. The better prepared we are the easier it will be to get what we want and then make adjustments to get what we really want.

To watch this 2:13 minute video [click here](https://www.youtube.com/watch?v=d6GMzCB7xWY) or visit (<https://www.youtube.com/watch?v=d6GMzCB7xWY>)

Section 05

STUDENT ON-BOARDING



To watch this 2:52 minute video [click here](https://www.youtube.com/watch?v=ppKsZkQN2Rw) or visit (<https://www.youtube.com/watch?v=ppKsZkQN2Rw>)

Stephen R. Covey

THE 7 HABITS OF HIGHLY EFFECTIVE PEOPLE

- Habit 1 "Be Proactive"
We help you focus on the right things to help you design your life.
- Habit 2 "Begin With the End in Mind"
We help clarify your goals so that you have something to work towards.
- Habit 3 "First things first"
We help you break up life's journey into smaller pieces so you manage your time.
- Habit 4 "Think win-win"
We help identify your leadership skills and values to better lead yourself to success.
- Habit 5 "Seek first to understand, then to be understood"
We help you learn to lead. Leading others requires knowing where you are going as well as why others want to go there with you.
- Habit 6 "Synergize"
We identify local people to connect with that may potentially help you achieve your goals.
- Habit 7 "Sharpen the Saw; Growth"
We help you identify knowledge, skills and behaviors needed to successfully achieve your goals.



Course 1

PLANNING TO SUCCEED

Do you want

more confidence and less stress?

What is Inside....

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Course 2

INVESTING IN YOUR CAREER

Do you want

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**to learn how to pay for school, a car,
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want to pay less for things?

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to invest in stocks, bonds and
ETFs?**

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GETTING STATED

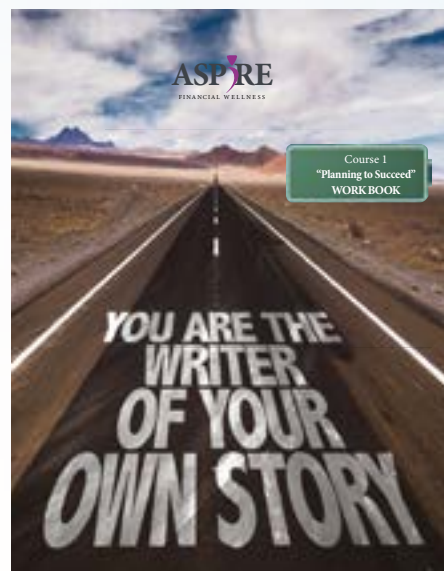
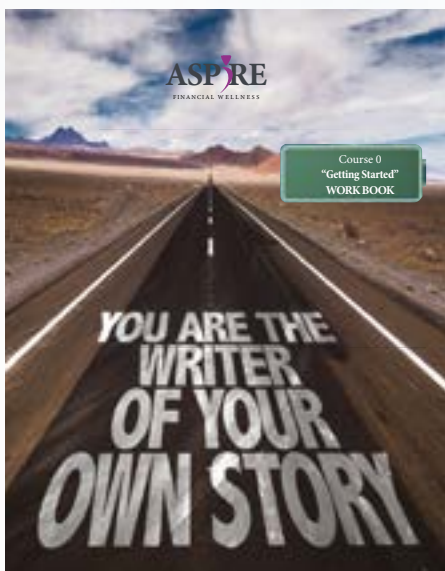
Aspire Financial Wellness uses the Moodle Learning Management System to deliver courses to students. The course series is hosted at www.aspireall.ca.

1. To get started you will receive an email with a link to login with a your username (email address) and a password.
2. The first time you login, you will be presented with a brief tour.
3. Moodle consists of several different areas that you should be familiar with. The first area is the “Dashboard”. From the “Dashboard”, select a specific course by clicking on it.
4. Click on a section to begin learning. The sections must be completed in order. The center area also displays the different sections in the course. The first two areas (Announcements and Planning to Succeed) are discussion forums where you can discuss the course with other students and teachers.
5. The square boxes to the right of each section indicate sections you have completed
6. Click on a lesson to start learning. Most lessons consist of a video component. Click on the “Play” icon to start watching the video.
7. Once finished with a lesson, use the buttons on the bottom to move backward and forward in the course.
8. Some lessons consist of Discovery Quizzes . These quizzes are designed to collect your understanding of the previous lesson. Click on “Attempt Quiz Now” to access the quiz.
9. Once you click on the “Attempt Quiz Now” button, the quiz displays. Enter your answers in the appropriate boxes. When you have completed all the questions, click on “Finish Attempt”.
10. On the Quiz confirmation screen, click on “Submit all and finish” to submit your answers.

If you forget your password go back to step 1 and click on “Forgot your username or password”. You will receive an email from Moodle with a link to reset your password. Note that the password reset link is only valid for 30 minutes.

Click on the link in the email to reset your password.

ALSO AVAILABLE



Course 0 “Getting Started”

The ASPiRE Financial Wellness Course 0 “Getting Started” is designed to help both the teacher/mentor and student learner get the most from the ASPiRE course series. The “Getting Started” course will serve as a guide by providing best practices to help ensure maximum results are received for both the teacher/mentor and the student.

What You Can Expect to Find Inside is:

- Why Financial Education is Need
- What Should a Financial Education Program Provide
- How to Integrate Self-Directed Learning
- Bridging the Gap Together
- Finding Help Providing Personal, Professional, and Financial Best Practices
- Maximizing Your Financial Sweet Spot
- Finding Your Awesomeness
- Creating your Action Plan
- Why Your Financial Plan is Important
- For Credit
- Getting OnBoard

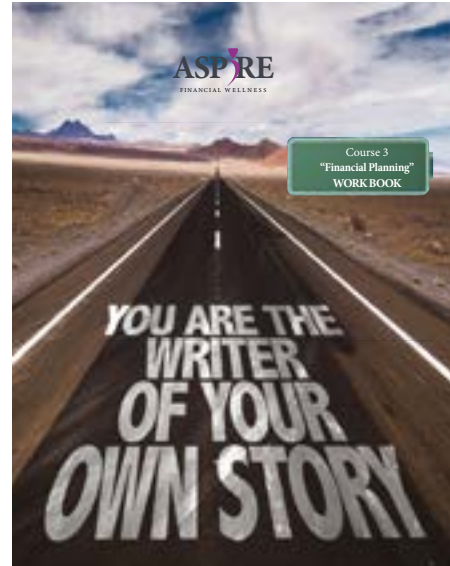
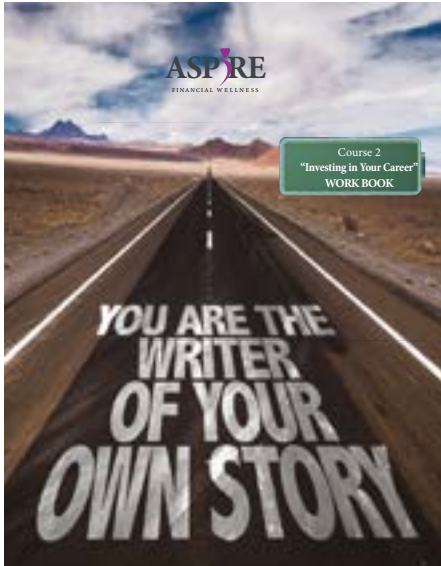
Course 1 “Planning to Succeed”

Of all the courses available in The ASPiRE Financial Wellness series, “Planning to Succeed” is the most important course. Creating a healthy mental state of financial well-being will help create a path to financial security. Concepts and strategies are introduced to improve financial wellness.

What You Can Expect to Find Inside is:

- Setting and Achieving Goals
- You Matter
- Turning Dreams Into Reality
- Visualization
- Positive Self Talk
- SMART Goal Setting
- Writing Down Goals
- Performing SMARTER
- Celebrating Wins
- Finding a Way to Make It Work
- Putting it Together

ALSO AVAILABLE



Course 2 “Investing in Your Career”

There are many factors that go into designing a career path. Whether we are planning our first career path or changing directions to another trail part of the travel plans involves coordinating 1) who we are, 2) available opportunities, 3) the impact we hope to make, and 4) actions we take to make it happen.

What You Can Expect to Find Inside is:

- What Are Your Values?
- What Are Your Skills?
- Skills Development
- Creating Career Paths
- PACED Your Career
- The Job Application Process
- Telling Your Story in a Resume
- Creating Your Resume Summary Statement
- Building Your Resume'
- Selling Your Story in an Interview
- The Owner's Mindset
- Understanding Group Insurance and Savings
- Putting it Together

Course 3 “Financial Planning”

There are six steps to achieving your goals;

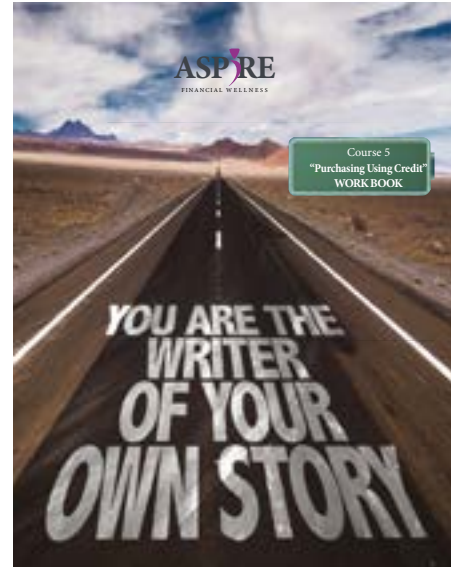
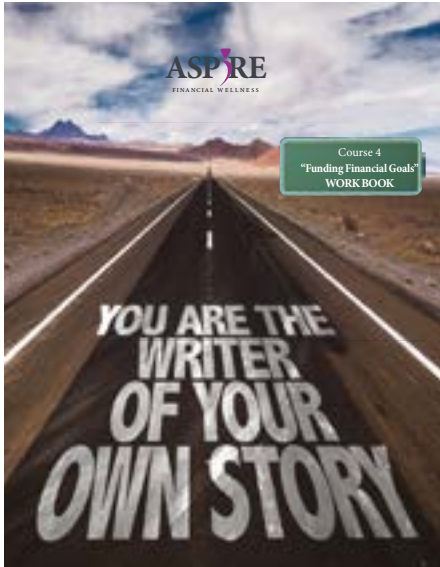
- Having the right mind set
- Planning is required to change dreams into visions.
- Know what you want to accomplish
- Interconnect your skills, values, traits.
- Break your vision quest into SMART Goals.
- Apply SMARTER action

Knowing how to blend these influencers will help you successfully complete your goal but everything starts with a plan!

What You Can Expect to Find Inside is:

- Financial Planning
- Financial Goals; Post-Secondary and RESP
- Financial Goals; Buying a Vehicle
- Financial Goals; Down Payment for a House
- Financial Goals; Funding Final 7000 Sleeps
- Financial Goals; Paying For Your Vacation
- Financial Goals; Creating Emergency Savings Account
- Setting Priorities
- Putting it All Together-Financial Goals

ALSO AVAILABLE



Course 4 “Funding Financial Goals”

Every financial goal requires money to pay for it. “Funding Financial Goals” is a course designed to help find money to pay for financial goals. Budgeting is one way we can find extra cash to help fund goals and can be used to create a spending plan.

What You Can Expect to Find Inside is:

- The Flow of Money
- Home Pay
- Earning Your Own Way
- Making \$ Work
- Keeping Interest Costs Controlled
- Tracking Spending
- Comparison Shopping
- Shopping Online
- Managing Expenses With a Budget
- Save 4 Yourself 1st
- Budgeting; Planning to Spend
- Balancing the Budget
- Creating a Budget Action Plan
- Why Budget When I Have No Money
- Federal and Provincial/Territorial Income Tax

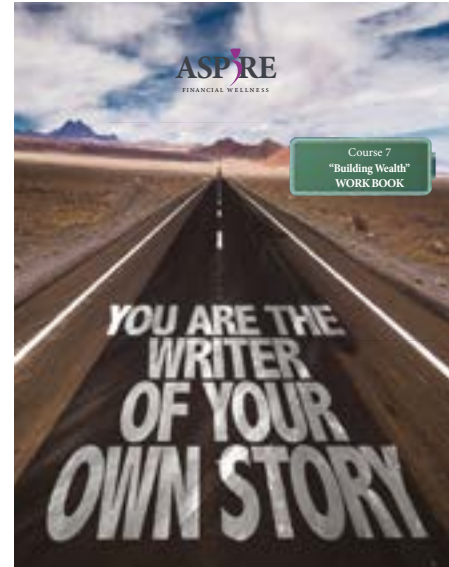
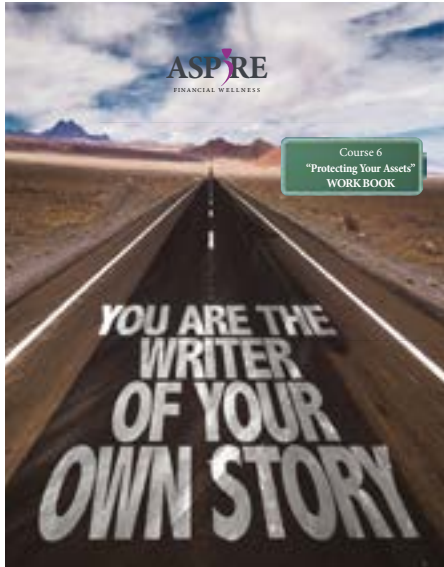
Course 5 “Purchasing Using Credit”

An important component to money management is to understand how and when to use borrowed money to buy assets not yet saved for. The debt trap, borrowing money to buy a car, accumulating credit card debt, financing education, and using a mortgage to buy house, can impoverishes people for a lifetime. Teens and young adults should learn the basics of debt management and what it means to build CREDITability.

What You Can Expect to Find Inside is:

- What is Debt and Credit
- The Good/Bad Uses of Borrowed Money
- Student Loan
- Potential Bad Uses of Debt
- Credit Card Debt
- Inconveniently Convenient
- A Mortgage Presentation
- Mortgage Death Grip
- Loosing the Grip
- Buying the Starter Home
- Building CREDITability (Credibility)
- Debt Reduction

ALSO AVAILABLE



Course 6 “Protecting Your Assets”

There is a cost to transferring the risk of financial loss to someone else. We spent a life time collecting assets such as real estate and income generating skills and they need to be protected. Learning how to protect valuable assets is vital when building wealth.

What You Can Expect to Find Inside is:

- Insurance 101
- Vehicle Protection
- Keeping Vehicle Insurance Costs Under Control
- House/Renters Insurance
- Protecting Your Home and Belongings for Owners
- Protecting Your Home and Belongings for Renters
- Protecting Health and Life
- Most Valuable Asset
- Protecting Income Part
- Leaving a Legacy
- Health Care Insurance
- Supplement Protection with Group Insurance
- Balancing Insurance Needs with Costs
- Protecting Your Estate

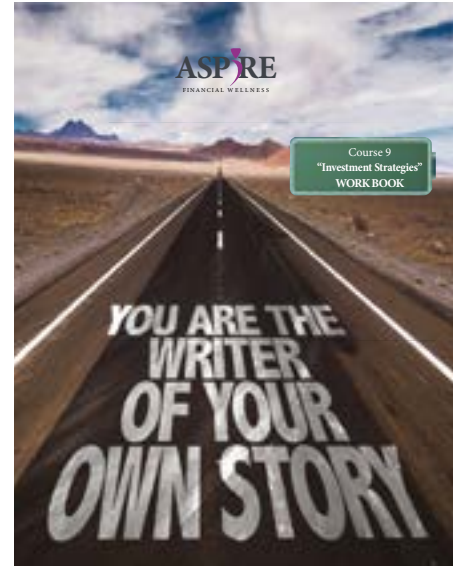
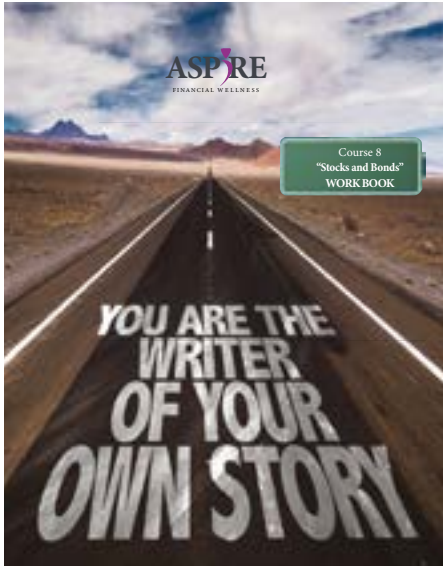
Course 7 “Building Wealth”

There are many ways we can define wealth. Whether we choose to consider ourselves wealthy by; being in great shape (physical wealth), having a support group (family and social wealth), working in a satisfying job (work wealth) or having enough money to meet our financial goals (financial wealth) we need to ensure our wealth helps us live a happy and fulfilling life. In this course we will talk mainly about financial wealth.

What You Can Expect to Find Inside is:

- Wealth 101
- Creating Your Legacy
- What is Financial Wealth
- Income and Wealth
- Why Build Financial Wealth
- Invest the Difference Wisely
- The Power of Time
- Building a Cash Flow Machine
- Inflating Costs

ALSO AVAILABLE



Course 8 “Stocks and Bonds”

There are many things to consider when choosing a road to build financial wealth. Selecting the right road really depends on the goal, skills set, and cash available. This course focuses on investing in stocks and bonds as a way to build wealth.

What You Can Expect to Find Inside is:

- Building Wealth With Paper Assets
- Matching Goals With Rates of Return
- Paper Asset Classes
- Bonds..More Bonds
- Fixed Income and G.I.C.s
- Equity Assets and Stocks
- Reading Stock Charts
- Sectors and Indexes
- What are Mutual Funds
- Mutual Fund Types
- Active and Passive Investment Management
- What is Index Investing?

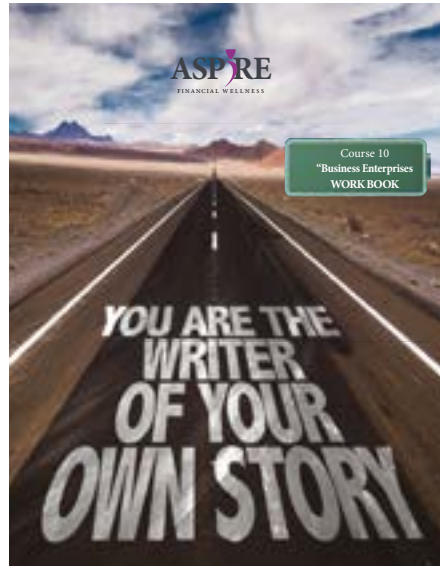
Course 9 “Investment Strategies”

Stocks and bonds, form the bases of many wealth building products. However, to build wealth with paper asset products a SMART plan is needed that identifies financial garages to park investment products in. This course discusses how to integrate investment strategies to build wealth using paper asset investments.

What You Can Expect to Find Inside is:

- Integrating Investment Strategies
- Parking Your Investments
- TFSA and RRSP Strategies
- Using TFSA and RRSP
- Dollar Cost Averaging
- Group Saving Options
- Determining Rates of Return
- Keeping Your Financial Goals on Track
- Measuring Financial Wealth
- Keeping It Together

ALSO AVAILABLE



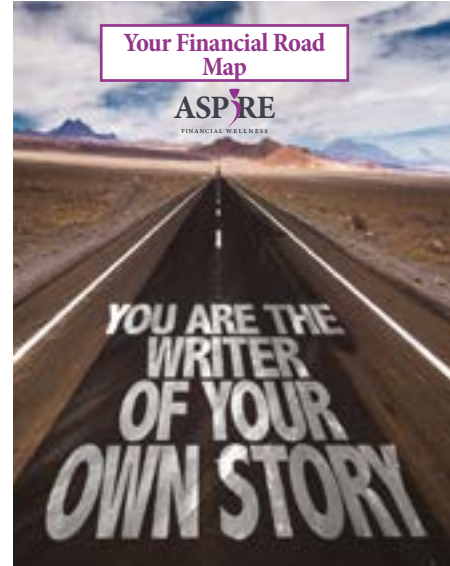
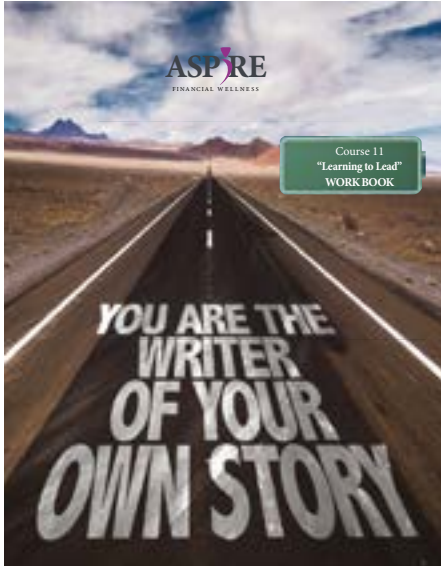
Course 10 "Business Enterprises"

Owning a business and owning real estate is another way to build wealth. While a majority of people are employed the rest of the population serve as employers. Understanding how to be a business owner will not only help teens and young adults fill the role as employers but will also make them better employees. Learning to sell and negotiate are key skills every employer and employee needs to develop.

What You Can Expect to Find Inside is:

- The Entrepreneurial Process
- The Pre-Launch
- Owning a Business
- Small Business Owners and Entrepreneurs
- Being the Boss
- The Owner Mind Set
- Running a Business
- The Owners Responsibilities
- The Business Idea
- Will It Fly?
- Market Driven
- Business Planning
- Creating a Dream Team
- Buying a Business
- Planning to Retire
- Setting SMART Goals
- Business Structures
- Fueling a Business
- Business and It's Revenue
- Direct/Indirect Expenses
- Business and Its Profits
- Business R - P = E
- Business and Marketing
- Business and Sales
- Business Systems
- Succession Planning
- What is Succession Planning
- Why Succession Planning is Important
- Reducing the Emotional Bond
- Keeping the Business in the Family
- Building Wealth with Real Estate
- Renting Out a Room

ALSO AVAILABLE



Course 11 “Learning to Lead”

At some point in time in your life you will be called to lead. The “Learning to Learn” course is designed to provide basic leadership information and knowledge to prepare teens and young adults to answer the call to leading. Developing leadership skills are essential for helping youth live successful lives and building stronger and safer communities.

What You Can Expect to Find Inside is:

- What is Leadership
- Why Leadership is Important
- What Makes a Leader Effective?
- Need to Develop Leadership Skills?
- Leading in Style But With Delivery
- Management Coaching
- Are You Communicating Correctly?
- Getting the Team Together
- Having a Hard Time Making a Decision?

Your Personalized Financial Road Map

There are many financial education programs that teach the importance of setting and achieving goals but very few programs show how to actually go from setting financial goals to achieving them. A well written financial road maps provides direction for all of financial goals.

There are many benefits to having a financial road map. Below are the top 5 reasons.

1. Planning will bring clarity to goals.
2. When goals are in concrete form, composed on paper, they become more real
3. When plans contains specific action step, decision making becomes easier
4. Goals that are routinely read, and not just thought of, provide added motivation to achieve.
5. When goals are written SMARTly they are easier to track their outcomes.

ABOUT THE AUTHOR

John Crosser is a former investment advisor and mathematics teacher who has helped thousands of people across the world achieve their goals. As a goals based financial advisor John combined his fifteen years of working with business owners and twenty four years of teaching and coaching to provide his clients with effective and efficient plans to meet their needs. Through his experiences John has realized that many people lack an understanding of money fundamentals.

As a firm believer in developing stronger and safer communities through financial education, John encourages students to invest in themselves so they can have great impact in their family, school, work place, city, province and country. To help ensure people get the right financial education so they can make the right financial decisions John has integrated his experience, knowledge, and skills to create a financial education program called “ASPiRE Financial Wellness”. The ASPiRE program is available both on-line and in workbook format to help meet the needs of the teachers, mentors and learners.

**“With the Right Decision Making Process and the Right Information Our
Teens and Young Adults Will Be More in Control of Their Future Goals!”**

Help Students

- Increase their focus and self-esteem.
- Develop money management skills as it related to their life.
- Create stronger relationships.
- Become motivated to take positive actions to achieve their goals.
- Successfully transition into their next life’s chapter.

Connect With ASPiRE Financial Wellness



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