

Better Money Habits®

Achieving financial independence: The first steps

BANK OF AMERICA 

SPEAKER NOTES

Welcome to our Better Money Habits® Achieving financial independence: The first steps.

I'm [insert name], and I work at [insert organization].

I'm happy to be with you today and share some better money habits with you. Most of us can manage money better than we do today. I look forward to sharing tips to help you manage your money better and work toward being more independent.

NOTE TO PRESENTER

If you are a Bank of America employee, please read first paragraph out loud to audience:

At Bank of America, we're guided by a common purpose to help make financial lives better, through the power of every connection. We're delivering on this through responsible growth with a focus on our Environmental, Social and Governance (ESG) leadership. ESG is embedded across our eight lines of business and reflects how we help fuel the global economy, build trust and credibility, and represent a company that people want to work for, invest in and do business with. It's demonstrated in the inclusive and supportive workplace we create for our employees, the responsible products and services we offer our clients, and the impact we make around the world in helping local economies thrive. An important part of this work is forming strong partnerships with nonprofits and advocacy groups, such as the National Disability Institute (NDI) and Special Olympics, bringing together our collective networks and expertise to achieve greater impact.

This lesson plan has been developed in cooperation with the National Disability Institute (NDI) and the Special Olympics, and is designed for people who have an intellectual disability, such as autism, Down syndrome, Fragile X syndrome and Fetal Alcohol Spectrum Disorder (FASD). Individuals with an intellectual disability may live at home with a parent or other caregivers. They may live on their own in an apartment or they might own their own home. Some individuals with an intellectual disability work full-time or part-time and participate in community activities both independently and/or with the support of others. Financial education is often a new topic for this audience as they may not have had access to it in school or other community-based programs.

This material assumes a low baseline understanding of financial concepts and products. We focus on learning basic skills — like saving, spending and budgeting — rather than teaching product details like debit or credit cards. Based on this demographic, it's assumed that few (if any) have bank or credit card accounts in their own names. It also assumes that a parent, caregiver or mentor will be able to answer any questions, reinforce learnings and help with the day-to-day implementation of these concepts.

To support the interactive exercises, bring copies of the Spending Plan worksheet for all participants and five envelopes per participant (including both students and facilitators), in addition to pens or pencils for all. The three lessons that make up this program will each take 30 to 60 minutes, depending on the size and composition of the audience.

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What you'll learn

Better Money Habits®

1

Saving and spending

2

Saving and spending
when traveling

3

Money and identity
safety

2 

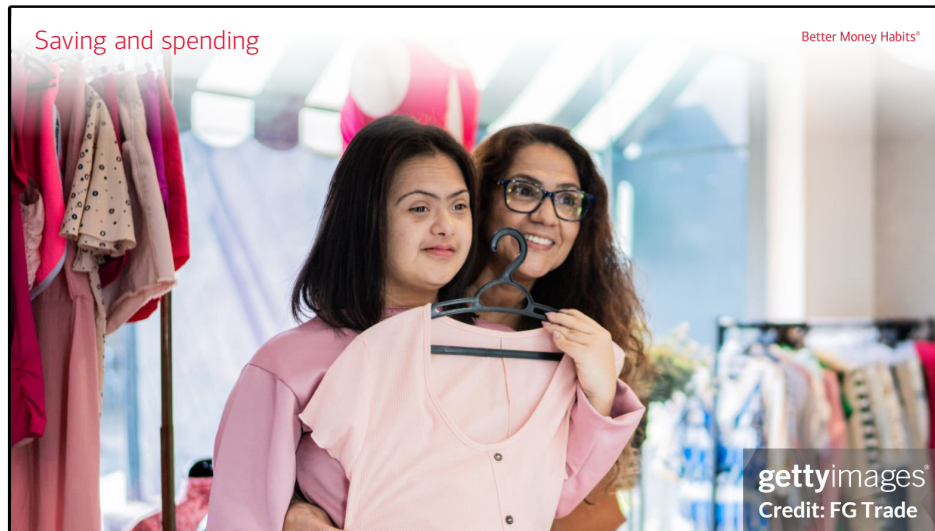
What you'll learn today:

1. Better ways to manage money and everyday saving and spending
2. Helpful tips on how to manage spending and saving when you're traveling
3. Financial safety and how to protect your money and your identity

In each of these lessons, we'll talk about:

- The difference between needs and wants
- Saving money and how to manage spending while you're at home or traveling for a vacation or an event such as a Special Olympics meet
- How to be safer with your money

Being better managers of our money can make us feel better and improve our independence. That's why learning better money habits is a good thing to do.



Saving and spending

Who can tell me what spending is?

Spending is **using money to buy things we need and things we want.**

Can anyone tell me what saving is?

Saving is **not spending your money right now so you can have it in the future.**

Understanding saving and spending is important. Understanding the difference between spending and saving will help you become a better money manager.

In this lesson, we'll talk about:

- Money and why it's important.
- The difference between buying what you need and spending money on what you want.
- Ways to save for things that you want.

Please raise your hand if you have any questions during our discussion today.

Let's get started.

NOTE TO PRESENTER

When asking the above questions, ask the audience for a show of hands.

What is money? Why is money important to you?

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4 

Our first topic is “**What is money?**” Can anyone tell me what money is?

Money is what we use to pay for things, including big things like a place to live and little things like snacks and treats.

How do we get money? Do any of you get money from a job? A hobby? Your parents?

Let’s talk about why money is important to each of us. For example, money is important to me today because _____.

Why is money important to each of you?

You have lots of reasons why money is important to you. Most/all of your examples — like mine — are ways that you spend money. What do you use your money to buy?

NOTE TO PRESENTER

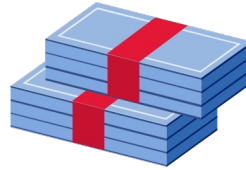
- *When asking the above questions, ask the audience for a show of hands.*
- *Ask for examples.*
- *Start discussion; engage and prompt audience.*
- *Record on easel or whiteboard and dictate what you write.*

Developing better spending and saving habits

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There are four easy steps you can take to be better at managing your money:

1. Understand your needs and wants
2. Know your savings goals
3. Use a spending plan
4. Spend wisely



5 

Now, we're going to talk about **building better spending and saving habits** — becoming better managers of your money. Who can tell me what a **habit** is?

A habit is something we do all the time. For example, do you make your bed in the morning? Brush your teeth before you go to bed and when you wake up?

It's important that we create some good habits in handling our money too.

We're going to learn about four easy steps we can all take to be better at managing our money — including our spending and savings. Here are the four steps we're going to talk about and learn to use:

1. The first step is to **understand the difference between needs and wants**. We're going to talk about what things we buy are needs and what are wants. Once we get really good at this, we'll practice with some examples!
2. The second step is to **know your savings goals**. Who can tell me what a goal is? A goal is something that you want and plan to reach. So, to know your savings goal, that means you need to know the amount of money you'd like to save. Maybe you want to save for something special you'd like to buy, like tickets to a sporting event or a concert, a new gaming console, a vacation, a new pair of shoes, a car or even a home.
3. The third step is to **use a Spending Plan worksheet**. This method helps us keep track of our spending. We'll talk more about how to use this worksheet later.
4. Finally, the fourth step is to **spend wisely**. We'll talk through some tips and tricks that can help you to spend and save money wisely.

As we go through learning about these four steps, we're going to do some exercises and watch some videos. And I want to encourage you to ask questions during our discussion because others may have similar questions, and everyone will learn more as we talk through the answers.

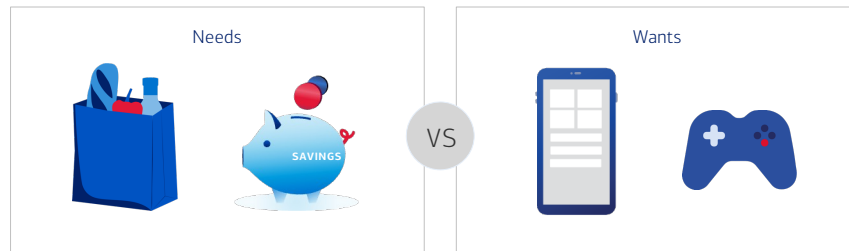
So, any questions before we move on?

NOTE TO PRESENTER

- *When asking the above questions, ask the audience for a show of hands.*
- *Ask audience for their input.*

Know the difference between needs and wants

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6 

We've talked about a lot of different things that we all use our money to buy.

Some of the things we spend our money on are needs. A need is something you require to live. For example, healthy food from the grocery store is a need because you need food to live.

Other things we spend our money on are wants. A want is something that you wish to have, but don't need to live. For example, a TV is a want because you don't need to watch TV to live.

It's important to make sure you have enough money to spend on needs before you spend any money on wants.

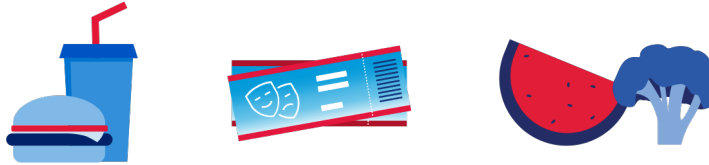
Let's practice identifying things that are needs and things that are wants.

NOTE TO PRESENTER

Give personal examples of needs versus wants.

Which is a need? Which is a want?

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7

Let's talk through some specific examples of needs and wants. Remember, **a need is something you require to live**. For example, we all need fruits and vegetables. So healthy food is a need.

A want is something that you wish to have, but don't need, like a fancy dessert or a video game.

So back to my healthy food example. We all need healthy food, but we don't need expensive meals from nice restaurants for every meal, right? So healthy food is a need, but expensive restaurant meals, like expensive salads, would be a want.

Can anyone think of things you spend your money on **that is a need**?

How about some examples of **things you want**?

Now, to test what we just learned, let's go through the three pictures on the screen and decide if they're needs or wants.

Can anyone tell me if fast food is a need or want? Why? Fast food is a want, because although you may want to eat out, you don't need to to live.

Can anyone tell me if a ticket to the movies or a concert is a need or want? Why? Like meals out, a ticket to the movies is a want because you don't need it to live.

Can anyone tell me if healthy groceries are a need or want? Why? Although both the fast food and the healthy groceries are food, fruit and vegetables are a need — not a want — because you need healthy food to live.

If you spend less on things you want, but don't need, you're saving money. **Saving** is an important better money habit. Now we're going to **learn about how to get better at saving**.

NOTE TO PRESENTER

- *When asking the above questions, ask the audience for examples.*
- *Start discussion; engage and prompt audience.*
- *Record on easel or whiteboard and dictate what you write.*

How to be a better saver

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1

Set your
savings goals

2

Make a
spending plan



[Steps to Better Money
Management](#)

8



Now we've talked about the difference between needs and wants. And we've learned how spending less on things you want but don't need helps you save. To be a better saver, it's important to:

- Know your **savings goals**. You make a savings goal by choosing something you really want and knowing how much money it will cost. Then you can make a plan to save that money. We're going to practice setting savings goals in a few minutes.
- A **spending plan** can help you meet your savings goals. We're going to talk more about how to make and use a spending plan in a few minutes.

First, let's watch this video to learn more about the steps we can take to be better savers.

NOTE TO PRESENTER

Play video: "Steps to Better Money Management" (3:25)

<https://bettermoneyhabits.bankofamerica.com/en/saving-budgeting/steps-to-better-money-habits>

What is something you'd like to save for?

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Saving more will get you to your savings goals faster.

Savings goals	Cost
1.	\$
2.	\$
3.	\$

Your savings goals might include sporting events, vacations or dining out.

9 

There may be some things we want to buy that we don't have the money for right now. So, let's think about saving and things you might be saving up to buy.

What are some things you are saving for? Or what are some things that you want to save for?

How much do you think they will cost?

Those are great **savings goals**! Let's write those down so we remember them.

Next, we'll talk about more ways we can spend less and reach our savings goals.

NOTE TO PRESENTER

- *When asking the above questions, ask the audience for examples.*
- *Start discussion; engage and prompt audience.*
- *Record on easel or whiteboard and dictate what you write.*
- *Have audience write down their savings goals.*

Use a spending plan

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10 

Now that we've talked about the things we want to use our money to buy, let's talk about how we get money. Does anyone know what **income** is?

Income is the money that you receive.

What are some of the ways you get your income or money that you spend? Remember, even if you don't receive a paycheck, you could get money in other ways. You could get money by receiving an allowance from your parents or benefits like Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) from the government.

Now that we've talked about income, or the money that we have to spend, let's cover expenses. Expenses are what you spend money on — whether it's for a need or a want.

What are some of your expenses or things you spend money on?

Does anyone have any questions before we move on?

NOTE TO PRESENTER

- When asking the above questions, ask the audience for a show of hands.
- Start discussion; engage and prompt audience.
- Record on easel or whiteboard and dictate what you write.
- You should not answer or address any questions on benefits. Instead, refer them to their parent, caregiver, someone they trust or the Social Security Administration. You can mention the Work Incentives Planning and Assistance Program (WIPA) is a good resource that provides guidance on SSA benefits and work incentives for beneficiaries. The following site provides information on how to locate a WIPA provider: <https://www.ssa.gov/work/WIPA.html>

Write down your monthly income and expenses

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Spending Plan Worksheet BANK OF AMERICA

Income

Spending category	Planned spending	Actual spending	Check if spent as planned
Housing			
Rent or mortgage			
Utilities			
Property taxes			
Home maintenance			
Food			
Groceries			
Restaurants			
Alcohol			
Snacks			
Transportation			
Gas			
Public transit			
Car maintenance			
Entertainment			
Streaming services			
Concerts			
Travel			
Other recreation			
Health			
Health insurance			
Out-of-pocket costs			
Prescription drugs			
Education			
College tuition			
Other education			
Savings			
Savings			
Investments			
Charitable contributions			
Gifts			
Other			
Total income			
Total expenses			
Net savings or loss			

11

Let's talk about how to make sure we don't spend too much. If you spend too much of your money on little things, you won't have enough money saved to buy the big things you want.

One of the ways to make sure you don't spend too much is to make a spending plan. Can anyone tell me what a spending plan is?

A **spending plan** is when you write down your income — the money that you have to spend — and your expenses — the money that you do spend. Has anyone made a spending plan before?

This is a Spending Plan worksheet. To be sure you get the most out of this worksheet, you can also practice filling this out at home with your parent or caregiver. This will help you to gain a better idea of what money you have and how much money you can save.

The four columns of the spending plan section of the worksheet are:

- Spending category, which lists the things you spend money on.
- Planned spending, where you write down how much you think those things cost.
- Actual spending, where you write down how much those things actually cost.
- Check if spent as planned, where you can quickly see if you were able to stick to your plan.

Let's fill out this worksheet together to learn how to become better managers of our money. Let's see if we'll have the money to reach our savings goals!

NOTE TO PRESENTER

- When asking the above questions, ask the audience for a show of hands.
- Distribute the Spending Plan worksheets and fill out spending category and planned spending sections as a class, if time permits. Depending on the audience size and composition, this may take 15 to 30 minutes.

Tips for saving more money

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Spending Plan Worksheet

Income

Your take-home pay	\$
Additional household take-home pay	\$
Other	\$
Total income (sum of rows above)	\$

Expenses: Home and Utilities

Spending category	Planned spending	Actual spending	Check if spent as planned
Mortgage or rent	\$	\$	<input type="checkbox"/>
Groceries	\$	\$	<input type="checkbox"/>
Electricity	\$	\$	<input type="checkbox"/>
Gas	\$	\$	<input type="checkbox"/>
Water	\$	\$	<input type="checkbox"/>
Cable/Internet	\$	\$	<input type="checkbox"/>
Mobile phone	\$	\$	<input type="checkbox"/>

Keep track of your actual spending

- Write down everything you spend money on each day.
- At the end of each week, total it up and see how you did.

12 

We've talked about some of the things that we spend our money on. We also learned how some of the things we buy are things we need to live and others are things we just want to have.

Now we're going to talk more about tracking our spending to help make sure we don't spend too much money on wants so that we can meet our savings goals.

One way to make sure we have enough money left to save is to keep track of how much we spend each day. You can do this by writing down everything you spend money on each day in the "actual spending" section of your spending plan worksheet.

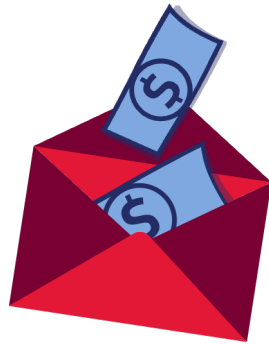
What's important is that you don't spend more than you have, which will help you meet your savings goal.

NOTE TO PRESENTER

- Provide a personal example of how you spent money today with the audience.
- Record on whiteboard or easel.

Use the envelope method to save for what you want

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[Options for People Who Don't Like to Budget](#)

13 

Now we're going to practice another way to save money called the envelope method. In a moment, I'm going to hand out three envelopes to each of you. I'd like you to write down three types of things that you spend money on each week. For example, I spend money on food, personal expenses, like entertainment, and transportation every week.

I want to make sure I don't spend more than \$35 on food, \$15 on personal expenses and \$10 on transportation each week so that I can meet my savings goal. I'm going to write \$35 on the envelope that I can spend on food, \$15 on the envelope that I can spend for personal expenses and \$10 on the envelope I can spend on transportation.

The next thing I do is put the amount of money that I wrote on the front of the envelope inside it. Once I put money in the envelope, I can't take it out unless it's for something that matches what's written on the envelope. And, once I don't have any more money in the envelope, I can't spend any more on that category for the week. This helps make sure that we aren't spending too much money on things we don't need.

Can anyone tell me some of the things it would be OK for me to use the money in the food envelope to buy? Why?

What are some things that I shouldn't use the money in my food envelope to buy? Why not?

Now, I want you all to try!

The envelope method is something you can all practice at home too.

Now, even if you primarily use a debit card instead of cash, you can still use the envelope method. You would follow the same steps we just discussed, but instead of putting cash in each envelope, you would instead put your receipts in each envelope and write the amount you spent on the front of the envelope, subtracting it from the total you allotted for that category. This way you can keep track how much you're spending against your target amount.

Now, let's watch a video to learn more about the envelope method and how it can help you be a better saver!

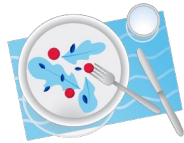
NOTE TO PRESENTER

- Write one category on each envelope to demonstrate your personal envelope method. Show audience.
- Write each of the three amounts on the corresponding envelopes and show audience.
- Hand out three envelopes to each participant and walk around helping the audience to complete the exercise.
- **SHOW VIDEO:** "Options for People Who Don't Like to Budget" (4:33)

<https://bettermoneyhabits.bankofamerica.com/en/saving-budgeting/how-to-money-management-better>

Tips for saving more money

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VS



VS



14 

Remember when we talked about needs vs. wants a few minutes ago?

Does anyone remember what a need is and what a want is?

A **need** is something you **have to have to live**. A **want** is something that you **wish to have, but don't need**. It's important to spend your money on the things you need before you spend money on the things you want.

Spending less money on wants can also help us to save more money. Let's take a look at the screen. So, for lunch, do you think it's better to bring a healthy lunch from home or to spend money on fast food from a restaurant? Why?

It's better to bring a healthy lunch from home. We all need to eat to live, but we don't need to spend money on junk food or expensive food — like fast food — to live. Let's try another example. If you need to take a trip somewhere close by, do you think it's better to take the bus or an Uber or Lyft? Why?

This is a tricky one. Although you need to be able to get from place to place, you don't need to take an expensive ride like a ride share. Can anyone think of any other ways you can save money by spending less money on wants?

Now we're going to review what we have learned today about everyday spending and saving.

NOTE TO PRESENTER

- When asking the above questions, ask the audience for a show of hands.
- Start discussion; engage and prompt audience.

Key takeaways

Better Money Habits®

1

Understand your
needs and wants

2

Know your
savings goals

3

Use a spending plan

4

Spend wisely

15



We just talked about four easy steps you can use to be better at managing your spending and saving.

1. The first step we talked about today is **understanding the differences between needs and wants**. Remember, needs are something you require and wants are things you wish to have.
2. The second step is to **know your savings goals**. A savings goal is the amount of money you'd like to save for a specific activity or thing. The less you spend on wants, the more money you'll have to reach your savings goals.
3. The third step is to **use the Spending Plan worksheet**. This method helps you understand your income and expenses so you can keep track of your spending and make sure you aren't spending too much money on things you want.
4. Finally, the fourth step is to **spend wisely**. Some examples of spending wisely include using the envelope method and finding ways to save, like eating a healthy lunch from home instead of spending money on expensive lunches. Can anyone think of any other ways they can spend wisely?

It's important to practice these steps at home to learn how to balance spending and saving and become really good at managing money.

Does anyone have any final questions?

NOTE TO PRESENTER

Pause for questions.

I don't like this image. Too dark, and don't love the big brown seat on left.



Saving and spending while traveling

Today, we're going to talk about spending and saving while traveling. How many of you like to travel?

I like to travel too. When traveling, I sometimes spend more than I should on things like souvenirs and meals at nice restaurants. If I spend more than I should when I travel, I don't have as much money when I come home. It's important to spend wisely when you travel so you don't run out of money.

As Special Olympics athletes, you probably travel to compete at meets or practice with coaches. So being good at spending wisely while traveling is really important for you.

To become good at travel spending, we'll talk about:

- Why it's important to know the difference between needs and wants when you travel
- How to make a travel spending plan for your trip
- Tips for saving money when you travel

Just raise your hand if you have any questions.

Let's get started.

NOTE TO PRESENTER

When asking the above questions, ask the audience for a show of hands.

What you'll learn

Better Money Habits®

1

Define travel needs
and wants

2

Make a travel
spending plan

3

Stick to your travel
spending plan

4

Use a vacation
checklist

17 

We're going to talk about how to keep your spending on track when you travel. Often when people travel, they spend more money than when they're at home. When you travel, as many of you do when you go to Special Olympics events, there are many times you might spend money that you wouldn't on a typical day at home.

Can you think of some things you might be more likely to spend money on when you're on a trip?

I can tell you all have a good time when you travel. And your examples show why it's important not to spend too much money when you travel. Here are four steps we're going to learn about that will help keep your travel spending on track:

1. **Define travel needs and wants.** Once we talk about the difference between needs and wants, we'll talk about what things you need to buy, like healthy food, and what things you want to spend money on, like sightseeing and souvenirs.
2. After we talk about the things we're going to buy when we travel, you can then **make a travel spending plan.** We'll fill out this travel spending plan later on in our discussion.
3. Next, we'll talk about ways to **stick to your travel spending plan.** We'll talk through some tips and tricks of how to save money that will help you save money while you travel.
4. Finally, **create a vacation checklist** to prepare for your trip. We'll talk about things you can do to make sure you're as ready for your trip as possible.

Feel free to raise your hand if you have any questions. Let's get started!

NOTE TO PRESENTER

- *Provide a personal example of how you spend money on a vacation versus your typical day.*
- *Start discussion; engage and prompt audience.*



Let's start by understanding the difference between needs and wants.

Some of the things we spend our money on are **needs**. A need is something you require to live. For example, when you travel far away, a hotel is a need because you have to have a place to stay.

Other things we spend our money on are **wants**. A want is something that you wish to have, but don't need to live. For example, souvenirs are wants because you don't need them. They're just fun to have.

To be good money managers, it's important to understand the difference between needs and wants, so you can spend less on your wants to save.

To see if you all are getting the hang of the differences between needs and wants, let's do a quick quiz on which travel items are needs and which are wants. Don't worry. It's not graded!

When you travel, which of the following are needs and which are wants:

- **Souvenirs?** This is a want, because although it's nice to get souvenirs and gifts for friends and yourself, you don't need them to live.
- **Treats like ice cream or soda?** Although ice cream and treats are food and you need food to live, treats are a want because you need healthy food to live, not sweets.
- **A bus or plane to get where you're going?** This is a need to get to wherever you're traveling.
- **A bottle of water?** This is a need because you need water.
- **A nice dinner?** This is a want because there are cheaper ways to get food.
- **A hotel?** This is a need because you need a place to stay. However, a very nice and expensive hotel would be a want.
- **A subway or bus ticket?** This is a need to get around the city or wherever you're traveling. Public transportation, which is the bus or subway, is also most likely the most inexpensive way to travel.
- **Sunblock?** This is a need so you don't get sunburned!

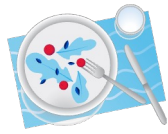
Does anyone have any questions on needs or wants before we move on?

NOTE TO PRESENTER

When asking the above questions, allow the audience respond before revealing if it is a need or a want.

What do you need to pay for? How much do they cost?

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Meals



Transportation



Tips



Souvenirs

19 

Let's talk some more about how to **define travel needs and wants** so you have enough money to cover your travel expenses.

The screen shows pictures of some things that many people spend money on when they travel. Do you recognize anything here that you've spent money on when you travel? How many of you have taken a bus on vacation or to a Special Olympics trip?

Have any of you had a really good meal at a restaurant when you were on a trip?

Does anyone know what tips are? Tips are money given to someone who serves your meal at a restaurant or carries your bag in a hotel as a reward for their services. Tips are commonly given to servers in restaurants and housekeepers in hotels. The amount you choose to tip depends on the quality of the service and, sometimes, the culture of the location. But, as an example, you might give \$1 to a bellboy who carried your suitcase to your room.

So, I'm going to ask you each to think about a trip you've taken recently — or a trip you'd like to take. Do you all have a trip in mind? Tell me one thing that you spent money on during your trip. Do you remember how much it cost? Was it a need or a want?

NOTE TO PRESENTER

- *When asking the above questions, ask the audience for a show of hands.*
- *Start discussion; engage and prompt audience.*
- *Record on easel or whiteboard and dictate what you write.*
- *Note about tips: The concept of percentages is likely more complex than is appropriate to cover in this presentation.*

A travel spending plan worksheet

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Travel Spending Plan Worksheet		
Spending category	Planned spending	Actual spending
Money I can spend after saving \$		
1. Food		
Breakfast	\$	\$
Lunch	\$	\$
Dinner	\$	\$
Snacks	\$	\$
Tips	\$	\$
2. Entertainment		
Amusement	\$	\$
Museums	\$	\$
Attractions	\$	\$
Sightseeing and other fun events	\$	\$
Other	\$	\$
3. Transportation		
Public transportation	\$	\$
Taxi/ride-sharing service	\$	\$
Other	\$	\$
4. Other		
Gifts	\$	\$
Souvenirs	\$	\$
Other	\$	\$
Total Spending (sum of all rows)		
Total Money - Total Spending =	\$	\$
Total Savings =	\$	\$
<input type="checkbox"/> No cash items <input type="checkbox"/> No public transportation <input type="checkbox"/> No taxi/ride-sharing <input type="checkbox"/> No hotels <input type="checkbox"/> Other items		

20 

As we discussed, it's important to know the difference between needs and wants when we travel, so we can plan for our wants, so we don't run out of money!

We all have different needs and wants when we travel. Some people spend most of their travel money on sightseeing, attractions and museums. Others would rather spend their travel money on nice dinners.

Does anyone know what a travel spending plan is? A travel spending plan helps you think about what you'll spend money on during your trip.

Here is a Travel Spending Plan worksheet. To be sure you get the most out of this worksheet, you can also sit down with your parent or caregiver and fill this out. This will help you think through what money you have for your trip and how much money you can save.

Can everyone find the spending category section? The spending category section lists the types of things people buy or spend money on when they travel, such as food, entertainment and transportation. Can you find anything here that you would usually buy on a trip?

Can anyone think of something that they like to buy or need to buy when they travel that isn't listed in the spending category? If there is something you like to buy when you travel but you don't see it listed in the spending category section, you can write it down next to "Other."

Does anyone have any questions before we fill out the next section of the Travel Spending Plan?

NOTE TO PRESENTER

- When asking the above questions, ask the audience for a show of hands.
- Start discussion; engage and prompt audience.
- Distribute the Travel Spending Plan worksheet

Planning your spending

Better Money Habits®

Example:

Travel Spending Plan Worksheet			BANK
Spending category	Planned spending	Actual	
Money I can spend while traveling: \$			
Food			
Breakfast	\$ 15	\$	
Lunch	\$ 20	\$	
Dinner	\$ 35	\$	
Snacks	\$ 15	\$	
Treats	\$ 15	\$	
Entertainment			
Museums	\$	\$	
Attractions	\$	\$	
Sporting and other live events	\$	\$	
Other	\$	\$	
Transportation			
Public transportation	\$ 10	\$	
Taxi/ridesharing service	\$	\$	
Other	\$	\$	
Other			
Gifts	\$ 20	\$	
Souvenirs	\$ 30	\$	
Tips	\$	\$	
Other	\$	\$	

For illustrative purposes only.

Food: \$100

Transportation: \$10

Other: \$50

21



Once you know what things you're going to spend money on, the next step is knowing how much each of those things cost. The next section is the planned spending section. This is where you write down how much you plan to spend on the things you will buy in the spending category.

The example on the screen shows planned spending for three different categories. For the food spending category, the planned spending is \$100. For the transportation spending category, the planned spending is \$10. And for the other spending category the planned spending is \$50 for gifts and souvenirs.

Does anyone like to buy a souvenir when they travel? How much do you like to spend on souvenirs?

Unlike a bus ticket, airplane ticket or a hotel, once on your trip, you can control how much you spend on things like meals, transportation and souvenirs.

If there is something in the spending category section that you buy or like to buy, fill out how much you think it'll cost in the planned spending section. If there is something that you like to buy when you travel but you don't see it listed, then fill it in under "Other" and then fill out how much you think it costs in the planned spending section.

Does anyone have any questions before we move on?

NOTE TO PRESENTER

- When asking the above questions, ask the audience for a show of hands.
- Start discussion; engage and prompt audience.
- Fill out spending category and planned spending section as a group.

Review your travel spending plan

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Travel Spending Plan Worksheet 

Spending category	Planned spending	Actual spending
Money I can spend while traveling: \$		
Food		
Breakfast	\$	\$
Lunch	\$	\$
Dinner	\$	\$
Snacks	\$	\$
Treats	\$	\$
Entertainment		
Museums	\$	\$
Attractions	\$	\$
Sporting and other live events	\$	\$
Other	\$	\$
Transportation		
Public transportation	\$	\$
Taxi/ridesharing service	\$	\$
Other	\$	\$
Other		
Gifts	\$	\$
Souvenirs	\$	\$
Tip	\$	\$
Other	\$	\$

22 

Now let's review the **travel spending plans** we've made.

For me, I spent the most money in food and the least in entertainment. Did anyone else spend the most in food as well?

I guessed that each lunch would be around \$20. How much did everyone guess other meals would cost?

I hope you all feel like you have a better handle on how much things cost when you travel and how much you want to spend in each travel category.

The next step would be to write down your **actual spending** during your trip. See the section on the right? That's where you can write down what you actually spend money on and how much those things cost you to buy.

Does anyone have any questions about their travel spending plan before we move on?

NOTE TO PRESENTER

- When asking the above questions, ask the audience for a show of hands.
- Start discussion; engage and prompt audience.

Tips for sticking to a travel spending plan

Better Money Habits®

Stick to your planned spending by using the envelope method:

- Put a set amount of cash in envelopes for different purposes
- This helps set limits on what you spend
- If you find yourself spending more than you had available in any of your envelopes, you might need to make adjustments



[Options for People Who Don't Like to Budget](#)

23



Even if we plan ahead before we travel, it can still be difficult not to overspend. Remember, we don't want to spend too much money on our wants when we travel and run out of travel money! So now that you have made your travel spending plan, you can stick to your planned spending by using the envelope method that we talked about earlier. In a moment, I'm going to hand out four envelopes to each of you. I'd like you to write four types of things that you spend money on when you travel.

For example, I spend money on food, entertainment, transportation, and other things, like tips and souvenirs, when I travel. I want to make sure I don't spend more than \$100 on food, \$50 on entertainment, \$25 on transportation and \$50 on other items, like tips and souvenirs so that I won't overspend on my vacation. I'm going to write these amounts on the corresponding envelopes.

The next thing I would do is put the amount of money I wrote on the front the envelope inside the envelope. Once I put money in the envelope, I can't take it out unless it's for something that fall under the category written on the envelope.

This helps us make sure that we aren't spending too much money on things we don't need.

So, can anyone tell me some of the things that it would be OK for me to use the money in the food envelope to buy? Why? What are some things that I shouldn't use the money in my food envelope to buy? Why not?

And don't forget — as we discussed earlier, if you tend to use a debit card instead of cash, you can still write the amounts you want to spend on each envelope, but keep track of your spending by putting your receipts in each appropriate envelope and writing the amount you spent on the front while subtracting it from the total amount you allotted. This will help you track your spending.

NOTE TO PRESENTER

- Write one category on each envelope to demonstrate your personal envelope method. Show audience.
- Write each of the four amounts on the corresponding envelopes and show audience.
- Hand out four envelopes to each participant and walk around helping the audience to complete the exercise.
- **SHOW VIDEO:** "Options for People Who Don't Like to Budget" (4:33) if you didn't do that in the first section of this toolkit.

<https://bettermoneyhabits.bankofamerica.com/en/saving-budgeting/how-to-money-management-better>

Tips for saving on a trip

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Here are two great ways to save money when traveling:

Seek out free attractions: Parks, national landmarks and beaches can be free (or cheap).

Use the 1–2 rule for meals: For every sit-down restaurant meal, plan to have two take-out or fast-casual meals.



24 

You may have realized that the money that you put in your envelopes may not be enough to buy everything you want, so it's important to find ways to save. Let's talk about some great ways to save money during your trip, that won't require any pen or paper!

- **Seek out free attractions.** This can include going to parks, national landmarks or beaches during your trip. Before you leave, you can also look into which museums are free or cheap. Of course, if there is a museum or attraction that you really want to go to that isn't free, you should still go! Just remember to keep track of your spending.
- **Use the 1–2 rule for meals.** This means that for every sit-down restaurant meal, you should think about having two take-out or fast-casual meals. For one meal you could even go grocery shopping and picnic outside! Again, if you want to go out for a nice meal on vacation, and you have the money for it, go for it! But if you'd rather spend money on sightseeing and attractions than nice meals, the 1–2 rule could be for you.

Does anyone have other ways they save money when they travel? How about ways you get around when you travel? Do you take taxis, public rideshare cars or public transportation?

Do any of you use public transportation regularly? When?

Public transportation can often be the cheapest way to get around. Now that we've talked about some tips and tricks to save when you travel, let's talk about how to plan for your trip so you can potentially save even more!

Before we move on, does anyone have any questions?

NOTE TO PRESENTER

- *Provide a personal example of how you save money on vacation.*
- *Start discussion; engage and prompt audience.*
- *Record on easel or whiteboard and dictate what you write.*

Create a vacation checklist

Better Money Habits®

A vacation checklist can help you plan ahead and reduce stress:

- Make copies of important documents such as your ID, passport and emergency contact list.
- Bring enough money with you to cover your travel spending plan.



25



It can be very busy leading up to a trip, with packing and making sure you're ready for your trip. So, it's a good idea to make a checklist to help you reduce stress and make sure you don't forget anything. Does anybody make a checklist for things to pack before they travel? Similar to a checklist of things to pack, you can make a checklist of things to do before you leave. Can anyone think of anything they'd put on their checklist?

Some of the things you could put on your checklist to do before you leave include:

- Making copies of important documents like your ID, passport or emergency contact list. If you're traveling within the U.S. and have an ID, you may not need a passport. Does anyone here have a list of emergency contacts? If you travel, you should know the numbers of people you would call in an emergency.
- Bringing enough money with you to cover your spending plan. This can be in the form of cash, debit card or making sure you have enough money in your checking account. When I travel, I make sure to bring enough cash but not so much cash that I'd be in serious trouble if it was stolen.

Now that we've gone through some examples of things to put on a checklist, does anyone have anything else they could add to this checklist? How about confirming a hotel or dinner reservation, stopping your mail, getting someone to watch your pets, taking out the trash or cleaning out your refrigerator?

NOTE TO PRESENTER

- *When asking the above questions, ask the audience for a show of hands.*
- *Start discussion; engage and prompt audience.*
- *Record on easel or whiteboard and dictate what you write.*

Key takeaways

Better Money Habits®

1

Define travel needs
and wants

2

Make a travel
spending plan

3

Stick to your travel
spending plan

4

Use a vacation
checklist

26



Now let's review what we just went over.

- The first step of spending and saving while traveling is to **know your travel needs and wants**. Raise your hand if you remember when we talked about meals, transportation and tips. Great. Some things we spend our money on when we travel are needs and some are wants. Knowing the difference between needs and wants will help you spend less on wants and save more money.
- The next step is to **make a travel spending plan**. Does everyone still have this worksheet with them? Raise your hand if your spending plan helped you figure out how much you spend.
- The third step is to use the tips and tricks we talked about before to help you **stick to your travel spending plan**. Does anyone remember one spending tip we learned in this section? Some tips we talked about include looking for free attractions when you travel, like parks, landmarks or beaches. Can anyone think of a free attraction they've been to? Another tip we talked about is eating in some meals, meaning you don't eat every meal at a nice restaurant. When I travel, I like to pack my lunches but eat at a nice restaurant for dinner.
- Finally, the last step is to **use a vacation checklist**. Check you're bringing enough cash or debit card or have enough in your checking account. Whatever way you are planning to pay for your trip, make sure you have enough money to pay that way!

Great job with this discussion, everyone! Would anyone like to share anything they learned about spending and saving while traveling?

NOTE TO PRESENTER

- *When asking the above questions, ask the audience for a show of hands.*
- *Start discussion; engage and prompt audience.*



Money and Identity Safety

Now let's talk about money safety. Money is important because you pay for items you need and buy fun things like treats and vacations with it. But you have to be careful to keep your money safe.

Today, we'll be discussing:

- Different forms of stealing
- What "old-fashioned stealing" and pickpocketing are
- Some ways to tell if someone is taking advantage of you
- What not to share online
- What identity theft means

Does anyone have any questions before we move on? Great, let's get started!

NOTE TO PRESENTER

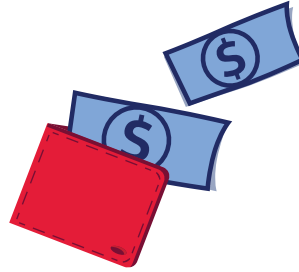
- *The person responsible for an individual with an intellectual disability may not always be a parent. For this reason, we use the language "parent, caregiver or someone you trust" throughout this section. Please adjust if you have knowledge of the audience to inform a more specific choice of language.*
- *Also, when asking audience members about their experiences with money and identity safety, language such as "Have you known someone who this has happened to?" can be more effective than asking them to share personal experiences.*

Why keeping your money and identity safe is important

Better Money Habits®

Money is what we use to pay for things. Let's review:

- Why is money important to you?
- What do you want to buy with your money?



28 

Before we get into the details of identity and money safety, let's review why it's important.

Money is what we use to pay for things, including big things like a place to live and little things like snacks and treats! Would anyone like to share **why money is important to you?**

You have a lot of reasons why money is important to you. Most/all of your examples — like mine — are ways that you spend money.

What do you use your money to buy?

Personally, I like to buy vacations, meals and movie tickets with my money. Does anyone else like to use their money to buy those things? What other things do you like to buy?

Identity and money safety are important because if someone steals your money, you may not be able to buy or do the things you wanted to with your money.

NOTE TO PRESENTER

- *When asking the above questions, ask the audience for a show of hands.*
- *Start discussion; engage and prompt audience.*
- *Record on easel or whiteboard and dictate what you write.*

Three possible ways people can steal from you

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Stealing your money,
debit or credit cards



Strangers, or even
friends or coworkers,
taking advantage of you



Stealing your personal
information

29 

Now, let's talk about the three different ways people can steal from you.

1. First, someone can steal your money, debit or credit cards by **taking your purse, wallet or even your mail**. This kind of theft is what most people think of when they think of stealing. To prevent people from taking your money, remember to always keep track of your valuables and to not leave them out where someone could take them. So don't keep your wallet in your back pocket where someone could easily take it!
2. The second form of stealing is when **people trick you** into giving them money. In this discussion, we'll explain some of the ways that people could take advantage of you and how to protect yourself from this kind of stealing.
3. The third form of stealing is when someone steals information about you (like your birthday, Social Security number or credit card number) and pretends to be you. This is called **identity theft**. Can anyone tell me more about what identity theft is? First, someone would take your information like your credit card number. They could take your card number without taking the actual card. For instance, if you go to the gym and leave your wallet in a locker, they could write down your credit card number without stealing anything. Once they have information like your credit card number, and maybe even your passwords, too, they can pretend to be you and do things like use your cards or even apply for things like a credit card in your name. We're going to talk about how you can prevent identity theft by taking care not to let your personal information fall into the hands of people you don't know.

Now, we're going to talk about each one of these and discuss how to protect yourself from each of these types of stealing.

NOTE TO PRESENTER

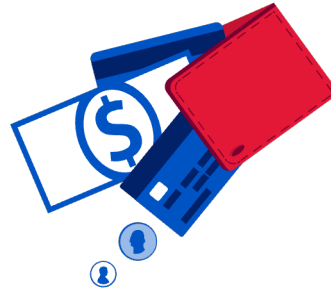
- *When asking the above questions, ask the audience for a show of hands.*
- *Start discussion; engage and prompt audience.*

1. Old-fashioned stealing

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What is it?

Someone steals your money, debit or credit cards by taking your wallet, purse or mail.



30 

The first form of theft we'll talk about is old-fashioned stealing. This is when someone steals your money, debit or credit card by taking your wallet, purse or mail from you. This form of theft is what most people think of when they think of stealing.

To prevent someone from stealing your wallet or purse, make sure you never leave your valuables unattended. When you're traveling, make sure your wallet is in a bag that is closed securely or zippered pocket so you won't be pickpocketed.

Does anyone know what pickpocketing is?

Good. That's when someone takes your wallet out of your pocket or your bag without you noticing. Remember, always make sure your wallet is in a closed bag when traveling; don't keep your wallet in your back pocket or open pocket.

To stop someone from stealing mail that could include a new credit card, debit card or checkbook, make sure that your mailbox is secure. My mailbox needs a key to open it.

Does anybody know if their mailbox needs a key to be opened?

People can also steal your mail through your trash. If you have to throw away mail that has your personal or bank information on it, like your bank account number or Social Security number, you should shred it or tear it up before you put it in the trash.

NOTE TO PRESENTER

- *When asking the above questions, ask the audience for a show of hands.*
- *Start discussion; engage and prompt audience.*

What to do if you are a victim

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What to do if your debit or credit cards are stolen:

Tell your parent, caregiver or someone you trust, who can help you contact the police, your bank and any companies where you have an account.



31 

Even if you're very careful and always keep your debit cards or credit cards in a safe and secure place, it's still important to know what to do if any of these things are stolen.

If your debit or credit cards are ever stolen, **you should act as quickly as possible and tell your parent, caregiver or someone you trust right away.** With their help, call your bank right away and let them know about the theft so they can stop anyone from making any purchases with your debit or credit cards. Your bank will "freeze" your accounts so no one can access them until the problem is fixed.

To make it easier, it's a good idea to write down the name and phone numbers of any banks and credit card companies you use, along with your account numbers. Keep this information in a safe place separate from your debit or credit cards. That way, if your cards are stolen, you'll have the information needed to contact them quickly.

It's also a good idea to call the police if your debit or credit cards are stolen. To help the police, try to remember when you think these things were stolen and from where. If your wallet is stolen, the police will also want to know what else was in it.

NOTE TO PRESENTER

This slide should only be included in presentations for more advanced audiences.

2. Ways you can be tricked

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Be cautious of people you don't know well asking you for money.

Strangers and even some friends, online friends or coworkers may not have good intentions.

How do you tell if someone is untrustworthy?



32 

The second way people can steal from you is to trick you into giving them money or personal information they shouldn't have. You should always be cautious of people asking for your money or asking you questions about things like your bank, your credit or debit card number or Social Security number, even if it sounds like they're asking for a good cause.

People tricking you can also be called scams. Some examples of scams to watch out for include:

- Someone calling you, claiming to be the IRS or threatening to arrest you.
- Someone emailing or texting you, asking you to click on a link or reply with confidential information.
- Someone telling you you've won something (but must give them money in order to redeem your prize)
- Someone contacting you, asking for a gift card
- Someone contacting you via a dating site or other social media sites like Facebook or Instagram, asking for money

It's always a good idea to be aware of your surroundings, even around friends and coworkers. Some friends, especially online friends, may not have the best intentions. Remember, if you don't know if someone is trying to take advantage of you or not, you should always talk to your parent, caregiver or someone you trust. It's always a good idea to get another opinion in these situations.

Sometimes it's difficult to tell if someone is untrustworthy — and we don't want to distrust everyone. Let's go through some examples that will help you figure out what's safe and what's unsafe.

Before we start, does anyone have any questions?

Is it safe or not?

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A friend or online friend you have not talked to recently visits or calls you and asks:

- For your Social Security number
- For your address
- For your credit card information
- For you to pay them back on money you borrowed
- To borrow money



33 

Need to be more explicit around the notion of talking with people online. Online people won't typically call or visit- they are going to ask you for this info via chat.

Here are five examples. After each one, raise your hand if you think this is something you should NOT share with someone you don't know at all or don't know well.

~~Someone in person or on the phone:~~

Someone online, on the phone or in person:

1. Asks for your Social Security number.
2. Asks for your address.
3. Asks to see your credit card information.
4. Says you owe them money, but you don't remember owing them money.
5. Asks to borrow money.

Great job, everyone! All five of these scenarios were unsafe, because someone could steal your money or use this information against you. Does anyone have other examples of information you shouldn't share?

Do anyone have any questions about this activity?

NOTE TO PRESENTER

- When asking the above questions, ask the audience for a show of hands.
- Start discussion; engage and prompt audience.

3. Ways your identity can be stolen

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Someone contacts you asking for personal information such as your credit card number, birthday, address or Social Security number.



Someone steals your passwords or personal information online.



Someone pretends to be a bank and asks for information about you.

34 

The third way someone can steal from you is to steal your personal information and use it to buy things using your name and identity — so you end up paying for it all. It's called **identity theft**. Identity theft is when someone pretends to be you so they can buy things in your name.

One way your identity can be stolen is if someone finds or asks for your personal information. Maybe they find a paper with your Social Security number on it. That's the kind of personal information they could use to open a bank account or credit card in your name. Can anyone give another example of personal information?

Other examples of personal information include:

- Your credit card number
- Your birthday and year you were born
- Your address
- Your bank account number
- Place of birth (the city where you were born)
- Your Social Security number

Someone could ask for this information either in person, or, more likely, they might call you on the phone and ask. They may pretend they need your personal information for a contest, a prize they'll say you might have won (which you didn't), or something else.

The second way your identity could be stolen is if someone steals your passwords or personal information online, then accesses your accounts online to get your personal information. Be careful what you share online. Make sure you have strong passwords that somebody wouldn't be able to guess for your phone, your email, Facebook or other sites you might use.

The third way someone can steal your identity is if they **call you and pretend to be a bank to get information** about you like your credit card number. This way is similar to someone calling you, asking for information about you. Make sure you verify with the bank that they are, in fact, your bank. One good way to do this is to tell them you'll call back. Take their number and check to see if it's really your bank's phone number. If they give you a phone number that doesn't match your bank's, then they were likely trying to steal information or money from you. Tell your parent, caregiver or someone you trust right away if this happens.

Remember, if you aren't sure what to do, **hang up and tell your parent, caregiver or someone you trust; you don't need to respond to someone asking you for this information right away.**

NOTE TO PRESENTER

- *When asking the above questions, ask the audience for a show of hands.*
- *Start discussion; engage and prompt audience.*

Protecting yourself from identity theft

Better Money Habits®

- Never share personal information
- Set up strong privacy setting on social media
- Use strong passwords



35 

Keeping your personal information safe is important. It's important to learn how to keep yourself safe from identity theft, like:

- **Never sharing personal information** like bank account numbers, your birthday and year you were born or Social Security number on social media. It's also a good idea not to use a picture of yourself as your profile picture.
- **Setting up strong privacy settings on social media** so only your friends can see what you post.
- **Using strong passwords** for your email, your phone, Facebook and other social media.

Without sharing your own passwords, does anyone have any other tips for creating a strong password?

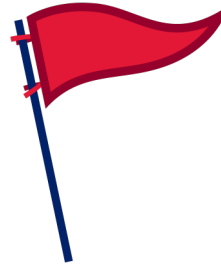
NOTE TO PRESENTER

- *When asking the above questions, ask the audience for a show of hands.*
- *Ask audience to share tips to create a strong password. Provide a personal example such as: My dog's name is Dusty. Dusty is a good password because it's easy for me to remember, but someone who doesn't know me well won't be able to guess it.*

Signs that your identity may have been stolen

Better Money Habits®

- You notice your bank account balance is less than you expected.
- You don't get your bills or other mail.
- Stores refuse your credit or debit cards.



36 

Even if you're very careful with protecting your information, someone may still steal your identity.

So, it's important to watch for signs that someone may have stolen your identity. For example:

- **You notice your bank account balance is less than you expected.** It's important to regularly look through your debit and credit card statements to check that you're not getting charged for anything you didn't buy. If you are, you should tell your parent, caregiver or someone you trust and contact your bank immediately.
- **You don't get your bills or other mail that you regularly receive.** You may notice that you're no longer receiving bills you get on a regular basis, such as credit card bills. If this happens, you should call the company that you have stopped receiving bills from and double-check that everything is OK.
- Finally, a third sign that someone has stolen your identity is if **stores, restaurants or other places where you try to spend money refuse to take your credit or debit cards and you can't get money.**

If any of these things happen to you, you should tell your parent, caregiver or someone you trust right away. The next step would be to call your bank right away. We'll go into more specifics later on.

Before we move on to talking about ways to protect yourself, does anyone have any questions?

How to protect yourself from identity theft

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- Don't give your personal information (for example, bank account number, birthday, address or Social Security number) to others.
- Don't share personal information online.
- Don't use your name, birthday or address as your password. (Someone else could guess these.)



37 

We just discussed some ways you'd be able to tell if your identity was stolen. Let's review some specific ways you can protect your identity.

- **Don't give your personal information to people you don't know.** Does anybody remember any examples of personal information? Personal information includes bank and credit card numbers, your Social Security number, your year and place of birth, and even your address.
- **Don't share personal information online.** Does anybody here have Facebook? Instagram? Although it's fun to post pictures on social media, be aware of what you're sharing online.
 - Don't share any personal information on the list we just reviewed.
 - Don't share passwords to your social media accounts, except with your parents, caregiver or someone you trust.
 - Also, make sure to keep your social media accounts private, meaning that people can only see your accounts if you're friends.
- **Don't use your name, birthday or address as your password.** Use passwords that someone won't be able to guess but you'll still be able to remember. Keep your passwords private and don't keep them somewhere people can find and use them. For instance, don't write your debit card PIN on the back of your debit card! Also, remember to change your passwords regularly.

Can anyone think of a password that would be easily guessed?

Some examples of an easily guessed password would be your name or "password."

Remember, if you think your identity may have been stolen, tell your parent, caregiver or someone you trust right away.

NOTE TO PRESENTER

- *When asking the above questions, ask the audience for a show of hands.*
- *Start discussion; engage and prompt audience.*

Key takeaways

Better Money Habits®

1

Don't leave your
valuables unattended.

2

Be alert to people who
ask you for money or your
personal information.

3

Know the ways people
can steal your identity.

38 

We've learned a lot about identity and money safety today. Great job, everyone! Now, let's review what we learned:

1. **Don't leave your valuables unattended.** Be aware of your surroundings in public places and when you travel. You should always know where your debit and credit cards are. Ideally, you should keep your wallet in a bag that makes it impossible for people to reach in and take your wallet or other valuables.
2. **Be alert!** Look out for people who ask you for money or information about you. Unfortunately, not everyone is well-intentioned. If someone is asking you for money or your information and you don't know why, it's best to check in with your parent, caregiver or someone you trust and get a second opinion on the matter. Also, always watch how much you share online.
3. **Finally, know the different ways people can steal your identity.** Identity theft is one of the ways people can steal from you. People can steal your identity and pretend to be you to buy things by getting your personal information, like your bank account numbers, your birthday, address or Social Security number. People can also get this information from you by stealing your online passwords or contacting you and pretending to be a bank.

You all are now much better prepared to protect yourself from stealing and identity theft!

Would anyone like to share one thing they learned about money and identity safety today?

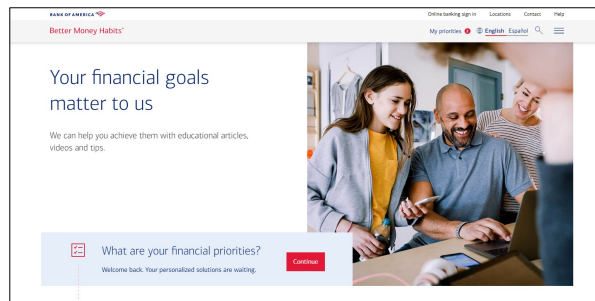
Great! Good work today, everyone!

NOTE TO PRESENTER

- *When asking the above questions, ask the audience for a show of hands.*
- *Start discussion; engage and prompt audience.*

Conclusion

Better Money Habits®



[BetterMoneyHabits.com](https://www.BetterMoneyHabits.com)

39 

We've covered a lot today. I hope you will use some of the things we've talked about to start down your own path to getting — and keeping — your finances in order. Keep learning; there is a lot of information out there if you want to do some exploring on your own.

A good source is BetterMoneyHabits.com. It's a site put together by Bank of America to help people, whenever they are in their financial journey, make sound decisions.

Thank you for coming.

Thank you

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PRGM-05-25-0173A

Thanks!