

The Success Sequence for Financial Literacy



Utah Marriage
Commission
at Utah State University

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IMPORTANT NOTE

This lesson was developed by the Utah Marriage Commission in collaboration with the Utah State Board of Education in response to the passing of **Utah House Bill 281**, requiring that the Success Sequence be taught in Utah middle and high school health classes. This requirement will go into effect for the 2026-2027 school year.

The Success Sequence, as defined in H.B. 281, is “a three-prong framework for youth and young adults that encourages:

- i. completing at least a high school education and pursuing further educational opportunities
- ii. obtaining full-time employment; and
- iii. having children within a healthy and stable family and marriage.”

The Success Sequence for Financial Literacy is intended to serve as a drop-in lesson for Utah teachers to assist them in presenting the Success Sequence in a way that fulfills this requirement in addition to teaching positive decision-making skills within the context of healthy relationships and finances.

The lesson is adapted from a full-length curriculum entitled *Love Notes: Relationship Skills for Love, Life, and Work*, and was developed with full permission from the original author, Marline E. Pearson, M.A.

If you have any questions regarding the development of this curriculum or its content, please contact Rian Gordon at the Utah Marriage Commission, rian.gordon@usu.edu, or visit strongermarriage.org.

The Success Sequence for Financial Literacy

Lesson Goals

1. Help students understand the economic benefits of intentional decision-making and following the Success Sequence.
2. Connect relationships, marriage, and childbearing to financial outcomes.
3. Increase students' personal agency, goal-setting, planning, and economic self-sufficiency.

Materials Included in Lesson Plan

Handouts

- *High-Cost Slides* Activity Cards (one set for entire class)
- *My Success Plans* Worksheet (one for each student)

Media

- Success Sequence PowerPoint Slides
- Institute for Family Studies "[Her Story](#)" Video

Section 1.1

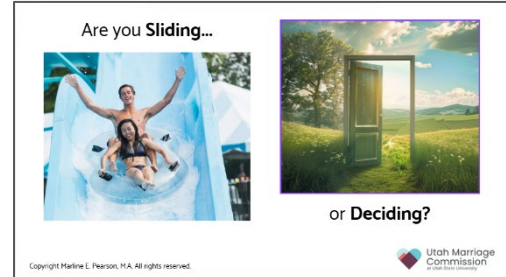
Decide, Don't Slide!

(PP) This lesson starts by introducing an important concept: **Decide, Don't Slide**. This concept is an essential piece of following success pathways to build agency in one's life.



- ❖ *Today we're going to focus on your future. Research has revealed that there are specific pathways to follow towards success that are more likely to get you there.*
- ❖ *Before I share with you these "secret ingredients for success," I first want to introduce you to a concept called Decide, Don't Slide.¹*
 - *By **sliding**, I mean just going along in life and kind of just letting things happen.*
 - ***Deciding** is about being intentional, gathering information, making clear decisions, and then taking steps to get to where you want to go. This can be applied to lots of things in life.*

- ❖ (PP) *When we slide into our choices without stopping to think ahead, we run the risk of winding up in places we never planned to be—sometimes with some serious high-cost consequences.*



- ❖ *On the other hand, when we make intentional choices that align with our personal goals rather than just letting things happen to us, it opens up our options for the future. Deciding is a much safer way to go when it comes to important things that can be life-altering, like finishing high school and preparing for a career.*
- ❖ *When you slide through important decisions, you often trade short-term ease for long-term challenges. But when you decide—when you plan ahead—you keep more doors open. You give yourself choices. That's true in relationships, and it's just as true in money.*
- ❖ *Let's explore some examples of how sliding and deciding may impact your finances and your futures.*

Activity: High-Cost Slides

(PP) Select one or two *High-Cost Slides* activity cards ([attached](#)) that you feel will engage your students. Work on them together as a whole group. **Instructor Note:** If you have more time, divide into small groups and use one card per group.

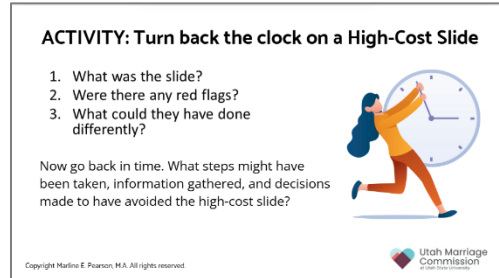
Directions:

- ❖ *I am going to read aloud a sliding scenario and then tell you what happened later.*
- ❖ *Your job is to imagine the person in the scenario has a “do-over” opportunity. So, turn back the clock and think about what this person could have done differently to avoid what happened.*
- ❖ *Think about these questions:*
 1. *What was the “slide”?*
 2. *What were the red flags or warning signs?*
 3. *What decision(s) could have been made differently?*
 4. *How would that have affected the person’s financial stability and options for their future?*

Listen to their answers and then what the person could have done differently. (Perhaps they’ll say, “*The slide happened when..., A red flag was..., They could have talked about... done this or that....*”)

Activity Debrief

- ❖ *As we’ve seen through these examples, deciding helps us stay in control of our future—in school, relationships, work, and money.*
 - ❖ *So, now let’s talk about what research shows us are the key decisions young people can make that help most of them avoid being poor and build a stable, financially successful life. These steps are sometimes called the **Success Sequence**.*
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Section 1.2

Pathways & Sequences Toward Success

This section will introduce the Success Sequence and will review the research illustrating how it impacts individual and family finances and relationships.

❖ **(PP)** *Let's start by reflecting on some of your expectations for your future—think five-to-ten or more years down the road:*

1. *When you think about your future adult life, how many of you expect or hope to have enough money to live on? To avoid being poor? To live a comfortable middle-class life? Pause for show of hands.*
2. *How many of you hope to have kids someday? For those of you that are raising your hand, how many of you hope to be able to provide your kids with an emotionally and financially stable family life—with parents who are in a loving, committed relationship, and who can provide adequately for their needs? Pause for show of hands.*



Instructor Note: While you can expect everyone to say they want financial wellbeing for their futures, you will have a greater diversity with the second expectation question. Acknowledge the fact that while everyone wants to avoid poverty in adulthood, not everyone expects/desires to have children.

❖ *Thanks for sharing your expectations.*

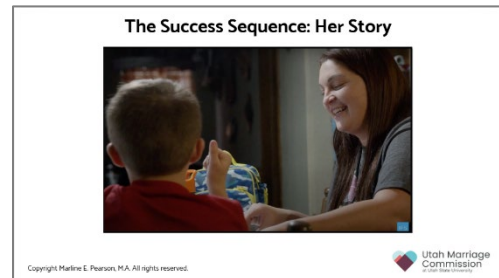
- *Do you have any ideas of what things a person can do to up their chances of achieving one or both of these expectations? Pause for brief responses.*
- ❖ *If you desire to have a middle-class income or higher and avoid being poor by the time you're in your 30s, achieving certain combinations of life's big milestones can increase your odds.²*
- ❖ *They may also be associated with either increasing or decreasing your chances of family stability by your 30s.³*
- ❖ *In other words, success doesn't happen by accident. It happens when people hit a few key milestones—and often, the order or sequence matters too. Let's take a look at what these steps are, and how they can shape your financial future.*

Media Opportunity – *Her Story* Video

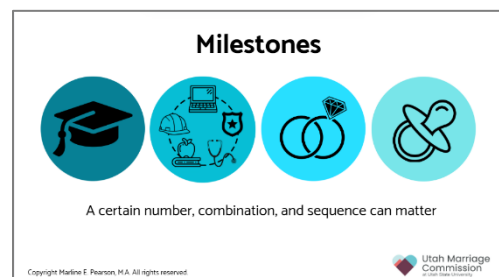
- ❖ **(PP)** *We're going to watch a short video that will introduce these steps with a real-life example.*

Instructor Note: This video is part of a series produced by the Institute for Family Studies featuring the stories of real young adults who are seeking to follow a success pathway and sequence or working on getting back on track. In this video, Stephanie, a young single mom who has struggled with drug addiction and other difficult challenges as a teenager, makes changes to get back on track for herself and her son. The video mentions drugs and childhood trauma. Consider adding a trigger warning for your students.

Watch [“Her Story”](#) video.



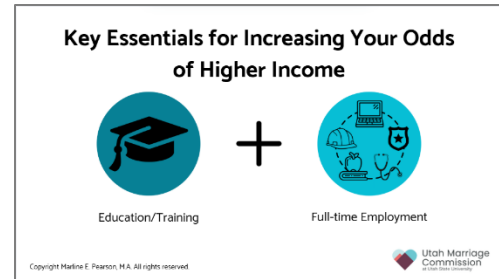
- ❖ *Were your guesses right? What were the steps that were mentioned?*
- ❖ *Let's break these down one by one and talk about why they matter so much—especially when it comes to your future income, savings, and ability to support yourself and a family, if that's part of your goals.*
- ❖ **(PP)** *These milestones are:*
 - *Completing high school (or even further education or training)*
 - *Beginning full-time employment*
 - *Marriage before having children*



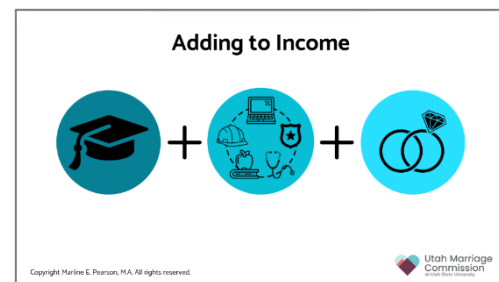
Pathways to Success

- ❖ *Almost all young people who follow one of the pathways I will describe involving these steps avoid being poor and are more likely to land in the middle to upper-income groups by the time they are in their 30s, whether born rich or poor.⁴*

- ❖ **(PP)** *Finishing high school (or even more education or training) and full-time employment by age 25 (or enrolled in further training/education) are key actions for having better financial outcomes by your early 30s.⁵*



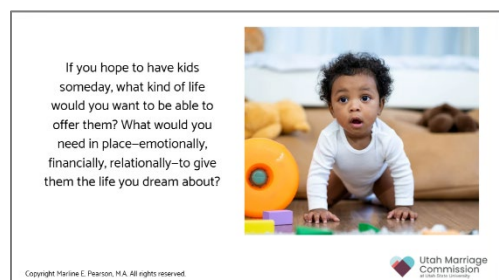
- ❖ **(PP)** *A healthy marriage can add to income level. Adults who achieve these three steps – education, employment, and marriage – almost always achieve a middle-class lifestyle and avoid being poor by their early 30s.⁶*



- *Does anyone have an idea of why marriage might matter here? Pause for responses before continuing.*
- *Marriage can mean the combining of two potential incomes, and those combined earnings can build over the years.*
- *Cohabiting relationships, on average, are much more likely to break up, thus losing the advantage of combined earnings.*

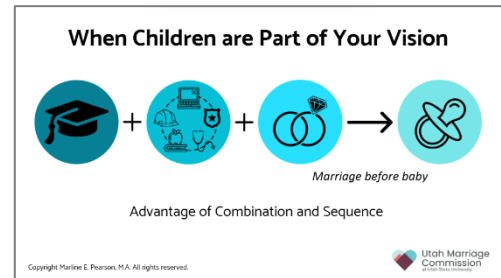
Kids in the Mix (Think, Pair, Share)

- ❖ **(PP)** *Now, let's examine when the best time is to add children to the mix. Take a minute to think about and write down your answers to these questions:*



- *If you hope to have kids someday, what kind of life would you want to be able to offer them? What would you need in place—financially, yes, but also emotionally and relationally—to give them the life you dream about? Think of all the things that would help a child grow up healthy and happy.*
- *If children aren't part of your vision for your future, that's okay. You can still participate. Everyone can focus on what they think a child would need and want for their healthy development. Give students 1-2 minutes to write down their thoughts.*

- ❖ *Go ahead and turn to the person next to you and share some of the things you wrote down. Give students 1-2 minutes to share with their neighbors.*
- ❖ *Would a few of you mind sharing with the class? You can share your own ideas, or if your neighbor had a really good thought, you can share that. Pause for responses.*
- ❖ **(PP)** *Thanks so much for sharing your thoughts. For those who envision children in their future—and desire to do so with a partner in the context of a stable and satisfying relationship—the marriage factor matters, and the sequence of doing that before having a child can make a big difference.*



- ❖ *Hopefully, you've had the opportunity in your health classes to discuss in more detail the importance of building a strong marriage relationship for creating a stable family life and a healthy environment for your children to grow and thrive. So, we won't explore this issue in much depth. Maybe just a quick reminder:*
- ❖ *In research, the marriage milestone has been consistently linked with family stability.⁷ This means:*
 - *The presence of 2 adults in the home;*
 - *No or few changes in live-in partners (break-ups and divorces);*
 - *Partners who are happy and satisfied with their relationship.⁸*
- ❖ *These are some powerful benefits to being married before having kids and would likely improve your chances of providing your children with the life you envision for them.*
- ❖ *For the purpose of this class, however, let's bring the focus back to finances. How does the timing of marriage and children influence your economic picture? Pause for responses.*

Instructor Note: If the students don't bring them up, be sure to discuss these issues:

- Having a child as a teen may make it difficult to finish high school. Caring for a child while finishing school is doable but more challenging. And without an education, a person may be at a disadvantage in finding good-paying employment.

- Without a committed partner, a parent may be on their own financially. Neither parent may have the earnings to cover the expenses of a child, housing, etc.
 - Even if one parent has achieved high school completion and is working, if they don't have a partner to share in childrearing, it is challenging on many fronts. Children take a lot of time, care, and money.
- ❖ *It really does make a difference to have finished high school, and even acquired additional education or training, to be employed, and to have a committed partner before having a child.*

Does When You Marry Matter?

Instructor Note: Be sure to present this information in a respectful way that simply relates the research and avoids moralizing students' choices for when to marry and start a family.

- ❖ **(PP)** *It's important to note that in some communities—including here in Utah—young adults often marry and start families earlier than national averages. That isn't a bad thing. In fact, marriage can offer emotional support and stability that help people through challenges.*
- ❖ *And although a lot of people these days think that it's best to wait until your late 20s or 30s to marry and settle down, recent research finds that couples who marry in their early-to-mid 20s have just as healthy and satisfying relationships, on average, as those who marry later. (Marrying in your teens, however, still comes with a higher risk of a divorce.)⁹*
- ❖ *At the same time, many teenagers and young adults are often still in the process of clarifying their values and figuring out what's important to them. Research shows that finishing education and getting established in the workforce first can give you a stronger financial and relationship foundation. It doesn't mean you have to delay family life forever—just that planning and preparation help ensure your family goals and financial goals can work together, not compete.*
- ❖ *So, if you do want to marry and have children early, it's even more important to think about how you'll complete your education, build career momentum, and plan for childcare and expenses. Deciding—rather than sliding—into these milestones gives you more flexibility, more financial security, and more peace of mind.*

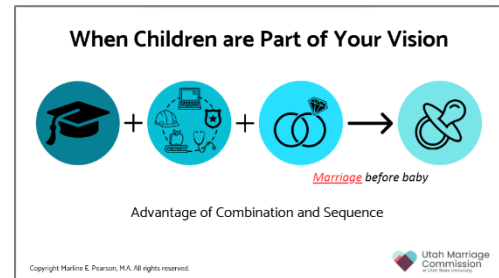


- ❖ *If someone wants to get married and start a family in their early 20s, what are some things they could do to financially plan and prepare now to make that path work well? Pause for responses.*

Marriage vs. Cohabitation

- ❖ **(PP)** *Now, why do we include marriage as a milestone for those who desire children and financial stability, and not, let's say, just living together? A few points:*

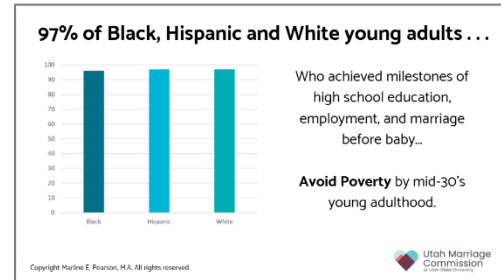
- *First, research finds the majority of couples who cohabit pretty much “slide” into it rather than making a well-thought-out, intentional decision about it and what it means for the future.¹⁰*
- *Also, the research shows these good financial outcomes for marriage but not for cohabitation.*
- *Third, we know from research that cohabiting relationships are much more unstable—there are more break-ups and re-partnering. As more young adults enter into and end cohabiting relationships, a pattern of multiple or serial cohabitations has increased.¹¹*
 - *Perhaps an upside to this is that young people may be learning to end cohabiting relationships that aren't working.*
 - *But the downside is that if the cohabiting relationship includes children (as 54% do), and the relationship ends and is followed by another relationship (and possibly another), all those changes in people and homes—all that instability—can be rough on a child.*
- ❖ *When you are trying to provide your family with both financial and emotional stability, a healthy marriage is going to be the best option in most cases.*



Research Outcomes

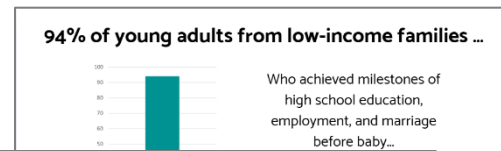
❖ **(PP)** Let's wrap up this section of our lesson by examining some more research that looked at thousands of 32-38 year-olds who followed one of these pathways to success.¹²

- 97% of young adults who achieved the education and employment milestones and followed the sequence of marriage before baby avoided being poor by their mid-30s. And this was true for Hispanics, Blacks, and Whites.¹³ That's impressive!

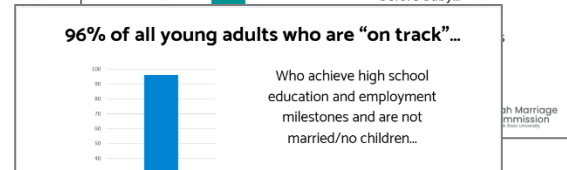


Instructor Note: Asian millennials were included in the data for this study, but their results are not reported because of a small sample size (<100).¹⁴

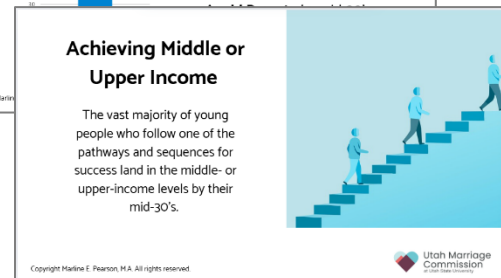
- **(PP)** Also, 94% of young people who grew up in low-income families but followed the Success Sequence avoided being poor by their mid-30s.¹⁵



❖ **(PP)** Of course, not everyone wants to marry and have children. 96% of those who have achieved milestones of high school education and employment and no marriage/no children also avoided being poor by their 30s.¹⁶



❖ **(PP)** Now, avoiding being poor is wonderful, but most people hope for more—most want to achieve a middle to upper-income level, not just avoid poverty. The good news is that the vast majority of young people who follow one of the pathways and sequences land in the middle- or upper-income levels by their mid-30s.¹⁷

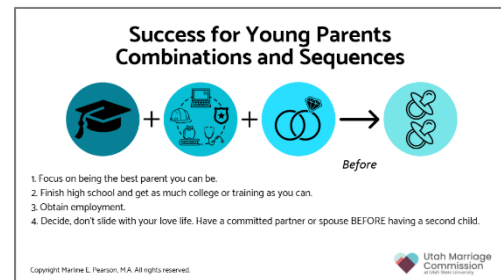


Instructor Note: There is living below the federal poverty line and living just above that line. The analysis done by Wang and Wilcox divided the U.S. income percentiles into three groups. 1/3 includes those under the poverty line plus others who are low-income but over the poverty line. 1/3 middle income and 1/3 upper income. Using these three income brackets, 86% of Hispanics, 80% of blacks, and 82% who grew up in low-income homes who followed the Success Sequence not only avoided landing in the bottom 1/3 but achieved the middle- or upper-income level by their mid-30s.¹⁸

What if I Get Off Track?

- ❖ *So, what happens if we stumble on our pathway to success? We are bound to make mistakes and slide into some decisions that have unwanted consequences. Maybe we aren't on track to graduate. Maybe we become a parent much sooner than we'd planned.*
- ❖ *Unfortunately, we can't turn back the clock like we imagined in our "High Cost Slides" activity. Does the research show there is hope for when we slip up?*

- ❖ **(PP)** *For young parents, there are milestones and a sequence that can increase the odds of having the life you want:*



1. Focus on being the best parent you can be. There are resources here in Utah to help you build up your parenting knowledge and skills. Healthy Relationships Utah (<https://extension.usu.edu/hru/>) offers free parenting and relationship classes all over the state, and the Utah Marriage Commission (<https://extension.usu.edu/strongermarriage/>) has lots of free online classes and resources for parents. You can also reach out to a family resource center or the public health department in your area for programs for health, nutrition, and financial assistance for young parents.
2. Finish high school and get as much college or training as you can to help you obtain better employment. Seek support from a caring teacher or school counselor who may be able to help you stay on track or get back on track for graduation or obtain a high school equivalency. See a career counselor at your local community college to learn more about vocational and technical apprenticeship. (This is really great advice for anyone who isn't on track to graduate, whether or not you are a young parent.)
3. And most importantly: Decide, don't slide with your love life. Use the relationship skills you've learned in health class to help you make wise relationship choices. Avoid sliding into an unstable or unhealthy relationship or a second pregnancy.

Instructor Note: Be familiar with the resources and supports in your school and community for young parents as well as for students who are not on track to graduate.

Key Takeaways

❖ **(PP)** So, what are our key takeaways from this research? What stood out to you? Pause for responses.

1. **(PP)** Research shows that finishing high school (and even further education or training) and preparing for and obtaining full-time employment are essential milestones for success.¹⁹ These results are true regardless of your race and financial or family background.²⁰

2. In addition, if children are part of your vision, being married first really helps. It usually provides a more emotionally and financially stable family situation for children.²¹ Together, these milestones are referred to as the “Success Sequence.”

3. If you stumble on your path to success, don’t give up on yourself. It’s never too late to make changes and get back on track.

Planning now—deciding instead of sliding—can help you build the foundation for your future, step by step.

Key Takeaways

Key Takeaways

1. Following the Success Sequence significantly increases your chances of not being poor and of having a more stable and happy family life by your mid-30s.
2. If you want to have kids, marriage makes a difference.
3. It's never too late to get back on track.

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Section 1.4

My Success Plans and Wrap-Up

This final part of the lesson reinforces the importance of planning and intentional decision-making which is crucial to developing agency—and ultimately to following a pathway towards success.

Plan for Success

- ❖ **(PP)** *Now that we've seen what the research says and discussed some of the key life decisions that can affect your future, it's time to turn the spotlight back on you.*

Pass out attached worksheet, [My Success Plans](#). Give students 10-15 minutes to complete the worksheet.



Directions:

- ❖ *This worksheet is made up of questions to help you think through and apply the principles you've learned in class today to your own goals for the future. Think carefully about your answers and fill out as much as you can for the remainder of the class period.*
- ❖ *It's okay if you're not sure about some of these answers yet. Just do your best to be honest and thoughtful. If you have any questions, I'm happy to help.*

Activity Debrief

After they are done, ask:

1. *How do you think having a plan—about school, money, or family—could help you avoid sliding?*
2. *What's one thing you want to decide—not slide—about in your life this year?*

Homework Option

Instructor Note: Discussing goals and plans with a trusted adult can help students feel more accountable and can also provide opportunities for important connection and relationship-building at home.²² You can assign this task for points, offer it as an extra credit opportunity, or simply invite the students to share what they learned in class with someone they trust. If you choose to assign this for points, consider requiring students to bring back a signature of the adult they had the discussion with.

Homework

Share your success plans with a parent or trusted adult. Talk with them about what you learned today, and discuss the following:

- Ask your parent or trusted adult to think back on when they were 16 years old. Then ask them this question:
“What advice would you give your 16-year-old self about money and life choices?”

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❖ **(PP)** *Your homework for today is to go and share your success plan with a trusted adult. Talk with them about what you learned today, and discuss the following:*

- *Ask your parent or trusted adult to think back on when they were 16 years old. Then ask them this question: “What advice would you give your 16-year-old self about money and life choices?”*

Notes

This lesson was adapted by the Utah Marriage Commission from *Love Notes: Relationship Skills for Love, Life, and Work*. Used with permission of the author. Copyright Marline E. Pearson, M.A.

- ¹ Decide, Don't Slide is a concept adapted for teens from the original work of Scott Stanley, Galena Kline Rhoades, and Howard Markman. This concept has become important in scholarly discussions on cohabitation and the inertia effect. See Stanley, S. M., Rhoades, G. K., & Markman, H. J. (2006). Sliding versus deciding: Inertia and the premarital cohabitation effect. *Family Relations*, 55(4), 499–509. <https://doi.org/10.1111/j.1741-3729.2006.00418.x>.

Also, see Pearson, M. E., Stanley, S. M., & Rhodes, G. K. (n.d.). *Within my reach*. PREP Inc. <https://prepinc.com/collections/within-my-reach>.
- ² Inanc, H., Spitzer, A., & Goesling, B. (2021). *Administration for Children & Families (OPRE Report 2021-148): 'Assessing Benefits of Success Sequence for Economic Self-Sufficiency and Family Stability'*. Washington, D.C: Targeted News Service. <https://www.acf.hhs.gov/opre/report/assessing-benefits-success-sequence-economic-self-sufficiency-and-family-stability>
- ³ Ibid.
- ⁴ Ibid.
- ⁵ Ibid.
- ⁶ Ibid.
- ⁷ Ibid. See Figure 3 in report.
- ⁸ In the evaluation by OPRE (see footnote 2), family stability was measured by 1) the presence of 2 adults in the home, 2) the number of residential partner transitions, and 3) relationship satisfaction as measured by reported happiness in their relationship.
- ⁹ Hawkins, A. J., Carroll, J. S., Jones, A. M. W., & James, S. L. (2022, February 9). Capstones vs. cornerstones: Is marrying later always better? *State of Our Unions: 2022*. National Marriage Project, The Wheatley Institution, & School of Family Life, Brigham Young University. <http://nationalmarriageproject.org/reports/>
- ¹⁰ Owen, J., Rhoades, G. K., & Stanley, S. M. (2013). Sliding versus deciding in relationships: Associations with relationship quality, commitment, and infidelity. *Journal of Couple & Relationship Therapy*, 12(2), 135–149. <https://doi.org/10.1080/15332691.2013.779097>
- ¹¹ Eickmeyer, K. J., & Manning, W. D. (2018). Serial cohabitation in young adulthood: Baby boomers to millennials. *Journal of Marriage and*

Family, 80(4), 826-840.
<https://doi.org/10.1111/jomf.12495>

Hemez, P., & Manning, W. D. (2017). Over twenty-five years of change in cohabitation experience in the U.S., 1987- 2013. *Family Profiles, FP-17-02*. Bowling Green, OH: National Center for Family & Marriage Research.
<http://www.bgsu.edu/ncfmr/resources/data/family-profiles/hemez-manning-25-years-change-cohabitation-fp-17-02.html>

Lamidi, E. O., Manning, W. D., & Brown, S. L. (2019). Change in the Stability of First Premarital Cohabitation Among Women in the United States, 1983-2013. *Demography*, 56(2), 427–450.
<https://doi.org/10.1007/s13524-019-00765-7>

- ¹² Wang, W. & Wilcox, W. B. (2022). The power of the success sequence for disadvantaged young adults. *Institute of Family Studies* analysis of National Longitudinal Survey of Youth 1997 cohort Bureau of Labor Statistics, Universities of Chicago & Ohio State. Based on adults surveyed in 2017-18. Education and employment measured when cohort was in mid-20s.

¹³ Ibid.

¹⁴ Ibid.

¹⁵ Ibid.

¹⁶ Ibid.

- ¹⁷ Wang, W. & Wilcox, W. B. (2022). The power of the success sequence

for disadvantaged young adults. *Institute of Family Studies*.

And Wang, W., & Wilcox, W. B. (2017). The millennial success sequence: Marriage, kids, and the success sequence of young adults. *National Longitudinal Survey of Youth (NLSY)*. Data drawn from the National Longitudinal Survey of Youth (NLSY) to study the success sequence among the current generation of adults age 28–34.

Using longitudinal data from the National Longitudinal Survey of Youth allowed Wang and Wilcox to better capture the order of certain life events—for example, whether marriage occurred before or after childbearing along with the other key milestones of education and employment.

And it could capture those who completed the first two milestones of their success sequence model (education and employment) but did not have children and were not married. Wang and Wilcox refer to this as "on track" in their report.

- ¹⁸ Ibid. And author's discussion with principle researcher, Wendy Wang (June 2023).

¹⁹ Ibid.

²⁰ Ibid.

- ²¹ OPRE report (see footnote 2).

- ²² Pringle, J., Whitehead, R., Milne, D., Scott, E., & McAteer, J. (2018). The relationship between a trusted adult and adolescent outcomes: a protocol

of a scoping review. *Systematic reviews*, 7(1), 207.
<https://doi.org/10.1186/s13643-018-0873-8>

High-Cost Slides Activity Cards

Purpose

The purpose of this activity is to provide students with real-life examples of how sliding into relationship decisions can impact their future. In addition, it will get them thinking about alternatives to sliding and how they can be intentional in their own relationships.

Directions

Select one or two High-Cost Slides activity cards (below) that you feel will engage your students. Work on them together as a whole group, or if you have more time, divide into small groups and use one card per group.

Read aloud the scenario and what happened later. Ask students to identify the “slides” and red flags or warning signs in the relationship. Then ask them consider what the individuals in each situation could have done differently to result in a more positive outcome.

We have identified potential “slides” and discussion prompts for each scenario. Feel free to utilize those in your discussion. We recommend cutting off this portion of the activity card if you choose to pass them out to students for group review and discussion.

Situation: College Costs Without a Plan

Alex felt pressure to go to an out-of-state private university because his friends were going there. He didn't compare costs or apply for scholarships, even though he'd also been accepted to more affordable local options like UVU and SUU.

What Happened Later: By sophomore year, Alex had taken out over \$45,000 in student loans and was still unsure about his major. His high school friends were now busy with their own lives, and he didn't feel very connected to them. Alex dropped out and moved back home feeling lonely and overwhelmed by debt.

(For Instructor)

Slide: Choosing a college without planning for affordability.

Discussion Prompt: What questions could Alex have asked before choosing a school?

Situation: Buying a Car Without Research

Emma bought a used SUV from her cousin for \$3,500. She didn't get it checked out by a mechanic because she trusted her family.

What Happened Later: Two months later, the engine failed, and the repairs cost more than the car was worth. Emma had to borrow money from her parents and delay saving for her housing deposit at BYU-Idaho.

(For Instructor)

Slide: Making a large purchase without researching or saving.

Discussion Prompt: What could Emma have done to avoid this situation?

Situation: Early Marriage Without a Financial Plan

Maria and Jace were high school sweethearts and continued dating after high school. They got married a year after high school graduation. They felt ready emotionally, but they hadn't talked about how they would pay for their education and job training, rent, or groceries.

What Happened Later: They quickly found themselves stressed. Maria took on extra shifts at Swig, and Jace paused schooling to work full-time as an Amazon driver. Their couple relationship became strained as bills piled up and their dreams felt further and further away.

(For Instructor)

Slide: Getting married without a financial plan.

Discussion Prompt: What conversations could Maria and Jace have had before getting married?

Situation: Short-Term Job vs. Long-Term Plan

Dylan dropped out of his HVAC certification program to take a \$22/hour job at a warehouse. He figured the money was better now, and school could wait.

What Happened Later: Three years later, his job felt like a dead end. His back hurt from the labor, and he missed the chance to get a stable, higher-paying job in the trades.

(For Instructor)

Slide: Choosing short-term money over long-term planning.

Discussion Prompt: What could Dylan have done differently to stay on a long-term path to success?

Situation: Parenthood Before Financial Stability

Lia and her fiancé Tyler were both attending Utah State University and planning to get married after graduation. But when Lia got pregnant, they decided to marry right away and both started working full-time.

What Happened Later: They were proud of their family, but childcare costs made it hard to stay in school. Their dream of saving for a house or graduating with less debt felt out of reach.

(For Instructor)

Slide: Starting a family without financial and educational stability.

Discussion Prompt: What steps could Lia and Tyler have taken to prepare for family life?

Situation: Mission Without a Post-mission Plan

Caleb planned to serve a church mission after high school. He was excited and felt spiritually ready, but he didn't think much about what he'd do when he got home or post-mission finances. He hadn't applied for any scholarships, saved for school, or made a plan for housing or work when he returned.

What Happened Later: When Caleb got home from serving his mission, he felt behind. Most of his friends had already started college or jobs. He wanted his own place but struggled to find affordable housing and didn't have enough saved to start school right away. He ended up working full-time to catch up, putting off college longer than he'd hoped.

(For Instructor)

Slide: Making a major life decision without planning for the transition afterward.

Discussion Prompt: How could Caleb have better prepared before leaving on his mission?

Situation: Credit and Impulse Buying

Jordan graduated high school—just barely—and wasn't sure what he wanted to do next. He picked up a part-time job at Dutch Bros and decided to enjoy his freedom for a while. He got a credit card and used it to buy a new longboard, a gaming computer, camp gear for a Moab trip, and new phone. He also signed up for a monthly gym membership and started eating out more often.

At first, he was only spending a few hundred dollars a month, and he felt fine just paying the minimum due—around \$75. He figured once he got promoted or found a better job, he'd catch up.

What Happened Later: After a year, Jordan's balance had ballooned to over \$5,000. He was still making minimum payments, but his debt was barely going down. One day, his uncle sat down with him and showed him a credit calculator. Jordan was shocked to learn that if he only paid the minimum, it would take him **over 18 years** to pay it off—and he'd end up paying more than double what he actually spent. He felt trapped by his choices.

(For Instructor)

Slide: Using credit without a budget or repayment plan.

Discussion Prompt: How could Jordan have made different choices?

My Success Plans



My Success Plans



My Education and Career Plans

What kind of jobs or careers do I see for myself? (For example: working outdoors or with your hands, working with people, with children, industry/trades, healthcare, first responder, retail, restaurant, STEM [science, technology, engineering, and math fields], business, agriculture, military, recreation, teaching, the music industry or graphic design, etc.)

What level of education and/or training will I need? (diploma, two-year associate degree, military training, four-year college, technical training, etc.)

Write two specific steps you can take toward these goals: (For example: meet with my school counselor, improve my attendance, do my homework, ask for tutoring help, get my GED, job shadow, volunteer or intern, talk to people in careers or apprenticeships I'm interested in, stay active in stuff I like—sports, music, art, JROTC, etc.)

Step 1

Step 2

Are there things you are doing now that might get in the way of you reaching your dreams? (For example: procrastinating, skipping school, not doing homework, smoking weed or drinking, unprotected sex—risking pregnancy, poor relationship choices, hanging with the wrong people, etc.)

My Success Plans



My Future—Pathways & Sequences Towards Success

Increase your odds of achieving a middle-class income or higher and avoiding poverty.

Finish high school (better yet, get additional education/training) to help you obtain **full-time employment**. A healthy marriage can add to your income level. And in addition to education and employment, **if** a person envisions children someday—and wants to do

so with a partner in a stable and satisfying relationship—then the sequence of forming a **healthy marriage before baby** can make a difference.

If you see having children in your future, what are the benefits of achieving the two key milestones of education/training and full-time employment, and then also following the sequence of marriage **before** baby? List any benefits you can think of for yourself as a parent and for the child—social and emotional wellbeing, health, financial, career/employment, parenting, etc.

For a parent:

For children:

If children are not part of your future vision, what are the benefits for you of avoiding an unintended pregnancy while completing education/training and obtaining full-time employment? List all the benefits you can think of.
