



My Goals

TOPIC SIX: MY GOALS



My Goals

OVERVIEW

In this topic Guides consolidate their learning from other topics. They will set individual saving goals and learn how to increase the likelihood of achieving their goal.

Importantly, to participate in this session, Guides must have completed at least:

- ▶ Topic 1 Money Choices
- ▶ Topic 2 Keeping Track of my Money
- ▶ One other Guide Your Money topic

Time needed: Minimum 1 hour 5 mins



Learning Goals

KEY LEARNING GOALS

1. Guides understand how to set and work towards a goal including
 - ▶ the importance of setting goals
 - ▶ how to set an individual saving goal
 - ▶ recognising that goals are personal
 - ▶ how to overcome difficulties in reaching a goal.



Materials

MATERIALS

- ▶ Ball – 1 per patrol or unit, depending on number of girls and adult support
- ▶ Paper
- ▶ Sticky notes – 3 per Girl Guide
- ▶ Pens, textas, coloured pencils
- ▶ Packets of stickers or stars – for this topic enough for one for each Guide

ROOM SETUP

A cleared space is required to play the Catchword game.



My Goals

MY GOALS

ACTIVITY SHEET 1 & 2

ACTIVITY

1

INTRODUCTION

 5 MINUTES

Recap the unit's Guide Your Money journey to date, reminding the girls about the main ideas they have learned in the topics they have covered. Introduce this topic, about goal setting, letting the girls know that it is the final session and they will need to think about all of the concepts they have learned through the program.

CATCHWORD

Game Instructions

1. Girls form a circle. (May be done in patrols OR in whole group if the group is no more than 20.)
2. Girls call the name of another girl and throw the ball to her.
3. As the catcher catches the ball, she must say a money word out loud. (*Demonstrate with one girl*)

Think of all the different words we have learned in Guide Your Money. Money words cannot be repeated. If a word is repeated, start again. The ball will be passed around the patrol/unit until you run out of money words and everyone has caught the ball at least once.

Leader: note how long it took to play the game. You will need this information for activity 4.

ACTIVITY

2

WORD ASSOCIATION

 5 MINUTES

Give each guide three sticky notes and a Texta/pen.

Ask girls to write down 3 words, one on each sticky note, that come to mind when you think of setting and working towards a goal. Put these on the on wall.

Briefly discuss – are there any words that are the same?

NOTE: *You will need to do this activity again at the end of the meeting as part of the topic evaluation.*





LEADER'S NOTES



Leader's Notes

INTRODUCTION

Adjust your introduction to reflect the Guide Your Money topics that your unit has covered so far. Ensure that you take enough time to remind girls of each of the concepts, as they will need to use this knowledge for the activities in the topic.

Catchword

The catchword game (also played in Topic 3) sets the baseline for the goal setting in activity 4 below. The repeat of catchword in activity 4 will increase in complexity and assist girls to develop problem solving skills.

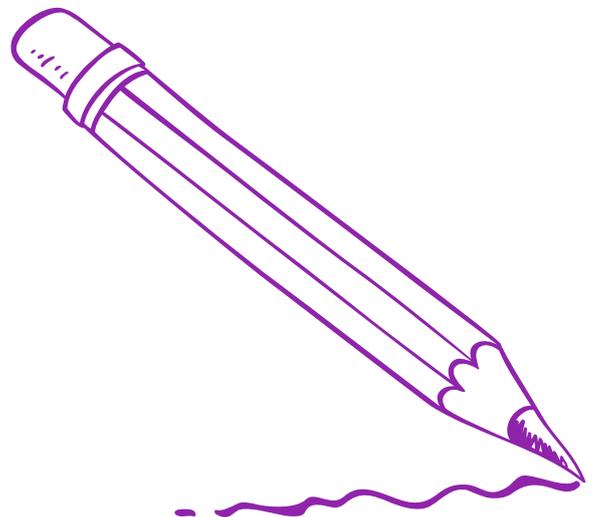
Leaders must record how long it takes the girls to play the game, as this information will be used in activity 4.



Leader's Notes

WORD ASSOCIATION

This word association activity will also be completed at the end of the meeting as part of the evaluation. It is a benchmark setting activity to support the evaluation of learning outcomes





ACTIVITY

3

PERSONAL GOAL SETTING

 25 MINUTES

Have a brief discussion with girls about goals.

Discussion prompts:

- ▶ What is a goal
- ▶ Did you have a goal in the catchword game? What was it?

(To pass the ball to every girl and everyone say a different money word.)

Introduce this activity explaining that today's focus will be on savings goals.

Prompt girls to think about their previous experience of savings goals (or other goals if appropriate to assist girls to identify with the concept)

Reflection prompts:

- ▶ Have you ever tried to save up for something but found it was too hard?
- ▶ Have you ever wanted to achieve something but were not sure if you could?
- ▶ What do you think could help you to save the money or achieve something that is important to you?

Provide some information for the girls about goals and goal setting:

- ▶ Having a goal helps you to focus and achieve
- ▶ Having a goal can help you to stay focused and motivated
- ▶ Writing down your goals can help
- ▶ Breaking your goals into smaller chunks can help
- ▶ Sharing your goals with trusted people can help
- ▶ Celebrating small goals on the way can help
- ▶ Keeping a positive mindset can help
- ▶ Using positive language to set your goals can help

Briefly discuss some ideas for saving goals such as:

- ▶ Saving up for something for myself
- ▶ Saving to buy a present for someone else
- ▶ Saving enough money to go to camp
- ▶ Saving money alone or with others, to donate to a special cause

Introduce the storyboard as a tool for planning to set a personal savings goal. The girls will set a goal and use a storyboard to plan and to show how they will get there.

- ▶ A storyboard is a bit like a cartoon strip. It is a series of words and pictures that tell a story in order.

Instructions for the process

- ▶ Decide what your saving goal is and write or draw it on your storyboard at the second last frame of the story. Give your goal a name.
- ▶ Imagine - How will you feel when you achieve your goal? Think about what makes the goal important to you. How will you celebrate? With whom? Write or draw this in the last box on your storyboard at the end of the story.
- ▶ Now think about the different steps you will have to take to get to that goal
- ▶ Make a plan for each step and write or draw each one in order on your storyboard.

Afterwards ask the girls if anyone would like to share their goal and storyboards with the group.



LEADER'S NOTES



Leader's Notes

PERSONAL GOAL SETTING

Guides learn about:

- ▶ the importance of setting goals
- ▶ how to set savings goals
- ▶ goals are personal

Guides appreciate that setting goals gives them greater control over their future and helps them to make conscious decisions. Guides understand that smart goals, that is, goals which are specific and achievable, are more likely to be successful.

Guides understand that a goal is something to work towards. Girls are encouraged to think of something to save for which is realistic and achievable; they develop a saving plan to work out how they will save for their goal.

Guides appreciate that financial goal setting involves positive behaviours such as

- ▶ regular saving
- ▶ setting spending priorities
- ▶ making conscious spending decisions;

as well as positive personal behaviours such as

- ▶ maintaining a positive mindset
- ▶ resilience (bouncing back and adjusting when things don't go to plan
- ▶ seeking and accepting support and encouragement.

By setting goals, girls are developing motivations for saving, and are creating sound habits for their financial future. Guides understand that goals are personal.

Note: People are more likely to achieve their goals when:

- ▶ The goal is positively described (E.g. 'I am going to save x amount of money', or 'I aim to have x amount saved by date' is more beneficial than describing a goal that is focused on NOT doing something, E.g. 'I am not going to spend my pocket money for the next x weeks'.
- ▶ They write goals down
- ▶ They take time to break down the goals into manageable steps and think about how they will achieve each step
- ▶ They share their goal with a supportive person
- ▶ They celebrate milestones on the path to achieving the big goal
- ▶ They have a positive mindset (E.g. 'If I try I can...' is more beneficial than saying 'I probably can't')

A storyboard is a series of pictures and text that break down a process or 'story' into its constituent parts, in this case creating a narrative of steps towards a goal. Going through this process helps girls to develop planning skills.

Example story board: Saving for a new mountain bike

1	2	3	4	5	6
Do my research - Get all the information I need about cost and decide how much I need to save	I need to work out how long it will take me to save with my pocket money and birthday money	I'm going to open a special savings account just for my bike – I already have some money from last Christmas!	I'm going to do some extra jobs in my neighbourhood and for my grandad - to get enough money for my bike sooner	Goal: Buy a new mountain bike	I am going riding at the mountain bike track - with my friends on my new bike



ACTIVITY

4

CATCHWORD WITH A TWIST



15 MINUTES

Remind the girls that they started this session playing catchword and now they are going to play it again – but with ‘a twist’. Let them know how long it took them to complete the game the first time they played. Ask girls if they think they could do this faster.

- ▶ How fast do they think they can get?
- ▶ What do they think will help them? (Setting a goal and planning how to get there)

Set the girls a challenge to complete the game again in a shorter time. The girls must:

- ▶ Work together as a team to accomplish the group goal of having everyone touch the ball in ___ minutes/seconds.
- ▶ Brainstorm options and make a plan. How can you reduce the time it takes to have everyone touch the ball?
- ▶ Try out their plan – they may adapt as they go along
- ▶ Leaders/unit helpers will time each patrol to help them monitor their progress and (possibly) achieve their goal.

The only rules are:

- ▶ Everyone must play safely
- ▶ Everyone must touch the ball

You can give the girls a clue - there may be many different ways to reach their goal, but avoid solving the challenge for them.

After each attempt leader/unit helper is to ask:

- ▶ What worked about this idea?
- ▶ What didn't work about the plan?
- ▶ What could you try next?
- ▶ (Each time they set a new goal, have the girls consider the options, make a plan, and monitor progress as you or unit helpers time them.) Did each patrol achieve their goal? Some of their goals but not all of them?
- ▶ Can you think of anything else you could have tried?
- ▶ Does planning well always mean you can achieve your goal? Why or why not?

GETTING THERE

Linking to saving goals

- ▶ How can what you learned from playing Catchword help you think about achieving your savings goals?
- ▶ What are some of the things that might stop you from achieving your money goals along the way (or slow you down)?
- ▶ How can you overcome these?
- ▶ It is a good idea to check that your goals are realistic and achievable.



LEADER'S NOTES



Leader's Notes

CATCHWORD WITH A TWIST

This game, previously used to recap on earlier Guide Your Money learning, now focuses on problem solving, overcoming obstacles, adapting. Girls may play in the whole unit or in patrols as before. If they play in patrols, an adult helper is needed to guide them through the problem solving process.

Guides realise that it can be difficult to achieve goals. With time and some assistance, difficulties can be overcome. Some reasons why it could be difficult for Guides to achieve their saving goals are:

- ▶ they have not earned enough money
- ▶ there have been unexpected expenses e.g. mum's birthday
- ▶ they have spent their money now

Girls could overcome these hurdles by:

- ▶ looking for other ways to earn money e.g. odd jobs at home
- ▶ thinking of how expenses can be reduced e.g. re-using/recycling/reinventing, making presents
- ▶ working out ways to control their spending now e.g. wait 1 day before making any purchases

Guides realise that if they are having a lot of difficulties in achieving their saving goal, it is a good idea to review their goal to check that it is realistic and achievable.

This activity assists the Guides to understand how to increase the likelihood of achieving their goal.

Guides understand that it is important to identify potential difficulties in achieving their goals, and think ahead of ways to overcome the difficulties. This level of planning will increase the chance of achieving a goal

GETTING THERE

Guides appreciate that celebrating small successes along the way, as well as celebrating achieving their goal, increases their motivation to achieve.





My Goals

MY GOALS

ACTIVITY SHEET 4

ACTIVITY

5

CONCLUSION

 10 MINUTES

WORD ASSOCIATION

Repeat the word association activity that the girls did at the start of the meeting. The outcomes of the repeated activity provide an understanding of the learning outcomes achieved in this topic.

Have a brief discussion about the difference between the sticky notes posted at the start and the end of the evening.

Take a few moments with the girls to reflect on the Guide Your Money program. Ask the girls to share their highlights. You may also want to reinforce particular concepts and to refer to the specific activities that engaged the girls well.

Ask each girl to share one thing they especially enjoyed during the whole program.

Wrap up the session and the Guide Your Money program

Take a few moments to conclude the session by recognising the learning that the girls have done over the past weeks/months. Refer back to important moments or themes for your unit.

OPTIONAL
FOLLOW UP

HEAD, HEARTS AND FEET

At a subsequent meeting, girls reflect on the goals that they set during the Guide Your Money program.

Ask the girls how they are going in working towards/achieving their goals? What is getting in the way? What is helping?

Reflect on the whole Guide Your Money program using a '**heads, hearts and feet**' exercise.

Draw a person on a piece of butcher paper.

Instructions:

What is one idea you REMEMBER?

Record girls' answers near the **head** of the drawing.

How do you FEEL?

Record girls' answers near the **heart** of the drawing.

What's one thing you will you DO?

Record girls' answers near the **feet** of the drawing.



LEADER'S NOTES



Leader's Notes

WRAPPING UP WHY IT IS IMPORTANT

This is an important step that will help to reinforce the learning and bring together the different topic ideas and experiences the girls have had in the course of the program. It will continue to strengthen memory pathways for the knowledge that has been acquired.

RECORD GIRLS' PARTICIPATION

Be sure to complete the Record of Participation. This will provide evidence for girls to gain a Guide Your Money badge.



Leader's Notes

HEAD, HEARTS AND FEET

HOW BEING REMINDED OF OUR GOALS HELPS US TO MEET THEM

This activity can be helpful in two ways. As a leader it gives you an opportunity to discover the learning that girls have retained at a date of your choosing sometime after the program has been completed.

For the girls this can also be an important step in supporting them to persist towards achieving their goals. Research shows that sharing our goals with trusted friends can boost the chances of achieving those goals by more than 70%.



MY GOALS

EVALUATION WORKSHEET



Evaluation
Template

MY GOALS

Thinking About My Future

Date		
No. of Guides	Age Range	No. of Leaders



Learning
Goals

KEY LEARNING GOALS

1. Guides understand how to set and work towards a goal including
 - ▶ the importance of setting goals
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Activities

ACTIVITY 1 & 5: WORD ASSOCIATION

Did girls write down different words at the start and end of the meeting?

Record the notes from your discussion at the end of the session here. Include any themes (e.g. words that appeared many times at the start of the meeting, words that appeared many times at the end of the meeting).

Based on your observations and the activities during the session, what proportion of Guides understood the main concepts (see the learning goals)? (tick one)

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fewer than half	Half to two thirds	Around three-quarters	All/Almost all



Activities

OPTIONAL REFLECTION HEADS, HEARTS AND FEET ACTIVITY

Note: This evaluation activity is not required to be submitted in the valuation survey, but is a valuable tool for gaining insight into how girls retain learning and what blocks they encounter. This information will assist you in activities for your Girl Guide unit.

GOAL SETTING REFLECTION ACTIVITY:

How many weeks after completing the last topic did you do this activity? _____ (number)

How are you going in achieving the goal? Please record the girls' goals and the responses here.

What is getting in the way? Please record the girls' goals and the responses here.

What is helping? Please record the girls' goals and the responses here.
