

III. Attitude

A. Positive Thinking

1. Boost Confidence Level

2. Mindsets

- a. "Can do vs. Can't do"
- b. "It's possible vs. It's impossible"

B. Positive Perseverance

1. Mindset

- a. "Hang in There vs. Give Up"

C. Positive Action

1. Mindset

- a. "Solution vs. Blame"

- Solution = Problem

- Collect Information (Why?)

- Multiple Solutions

- 1) Evaluate Consequences of Solutions

- a. Best Solution

IV. Money Start

A. Responsible Consumerism – ethical consumerism

- Efforts by consumer to make intentional purchase of both products and services that have minimal to no impact harm to or exploitation of humans, animals, or the environment

B. Saving and Investment

1. Saving – deferred consumption

income not spent

2. Investment – an asset or item that is purchased with hope that it will generate income or will appreciate in the future

C. Profit and Debt

1. Profit – a financial benefit that is realized when the amount of revenue gained from a business activity exceeds the expenses, costs and taxes needed to sustain the activity

2. Debt – something, typically money, that is owed or due

D. Fiscal Responsibility – a catch-phrase that seemingly no politician can do without

1. How will you track your money?

E. Financial Responsibility – refers to money you are responsible for paying to someone when you cause damages or injuries in an accident

1. How can you spend your money wisely?

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