



Oklahoma Cooperative Extension Service  
Oklahoma State University

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# Pathways to Success

A Basic Living Skills Curriculum

## Making Successful Choices

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## **Leader Materials**

### **Making Successful Choices**

- Objective:** Explore attitudes about personal future; identify several important situations an individual will face as he/she makes a change in lifestyle; understand the role of setting goals, determining priorities and taking action for success.
- Materials Needed:** Learner's guide, dart board and three darts, poster board, felt-tip marker
- Introduction:** Dart board activity on page 1 of leader materials.

**To Say**

**To Do**

Explain dart board activity



### **Making Successful Choices**

Today you will learn how to:

1. Explore how you feel about your future;
2. Think about what you will face as you make changes in your life;
3. Decide some of your future goals;
4. Plan how you will reach these goals.



## To Say

Where is your life going? Where do you want to be? Have you ever stopped to ask yourself what makes some people successful? Talents and abilities are important, but knowing what you want is equally important. When you know what you want, you can choose actions that will lead you to your goal successfully.

Did the darts hit or come near a good or bad management goal?

Some people do not have goals. They aimlessly wander through life. These people are throwing “if darts” without a plan.

“No one plans to fail, they just fail to plan.” Remember this important quote throughout this lesson.

## To Do

Learners read page 2. Emphasize the important quote, “No one plans to fail, they just fail to plan.”

Use a large dart board or make your own from poster board. Randomly place many colored pieces of paper, each with a positive or negative life management and money management behavior written on the pieces of paper.

Place the pieces of paper with writing against the board – not visible to learners. Examples: get a job; pay bills on time; buy everything I want; 1 month behind on rent; etc. Ask three participants to throw one dart at the board.

Reveal the pieces of paper near where the darts hit.

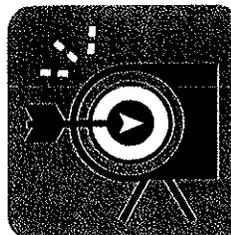
Relate the results of where the darts hit to the way people manage their lives.

Where are you now? Where do you want to be?  
Do you feel your life is the “pits?” What can you do to make changes in your life?



Remember this saying in the next few weeks and months.

*“No one plans to fail,  
they just fail to plan.”*



What are **YOU** aiming to do in the future?

Some skills are important for a person's success. However, you need to know what you want. Knowing what you want is a goal. Knowing your goal helps you do things to help you reach the goal. Reaching the goal is success!

## To Say

Life is a series of choices.  
Finding a good job, how  
to stretch the money,  
where to live, saving  
money, what to buy.

## To Do

Place the following on a chalk board or  
poster board.

You Can be in Control

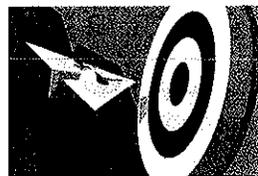
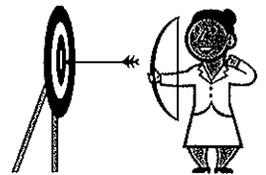
Set + Make + Take = Success  
Goals Decisions Actions

Learners read and discuss page 3.

### You Can Be In Control

Set Goals + Make Decisions + Take Actions = Success

Life is a series of choices. Making a decision can be hard to do. Often there are many things to choose from. For example, when looking for a job you must think of several things -- What are your skills? What do you like doing? What jobs are out there? Where is the job located? Can I live on the wage I get paid? What are the job benefits?



Every time we spend money, we make a choice -- Yes, to buy or No, I'll wait to buy later. Handling money is a series of choices. Do I need this item or do I want it? None of us have enough money to buy everything we want. First, we must think of our needs.

## To Say

## To Do

	<p>Learners participate in the \$100 bill activity on page 4. Discuss the various answers given by individual. Discuss the influence of a person's values on how people use the \$100.</p>
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Many things influence the choices we make. Our age, values, family, friends and what has happened to us in the past.



A value is what we think is important. No two people have the exact same values. Values affect what we do.



If 10 people were given a \$100 bill, they may use it 10 different ways. How would you use a \$100? List the ways you would use the money.

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## To Say

A value is what is important to us. No two people have the exact same values. Values influence our choices.

## To Do

Learners read and discuss page 5.

Explain the short-term goal activity on page 4. The learners should complete this activity. Ask learners to select their two most important short-term goals and mark with an \*asterisk.

Ask participants to discuss some of their personal goals.



A goal is an aim or it is what we want to do. Goals are plans for the future. Each of us has many things we want to do.

Some goals take a short time to get done, maybe less than 6 months. These are called **short-term goals**. For example, find a job, find a place to live, or buy clothes for work. You may have many short-term goals. List some of your short-term goals in the chart below.



### Setting My Short-Term Goals (Less Than 1 Year)

Goal	Date to Reach Goal	What Will It Cost

## To Say

Some goals will be farther in the future and take a long time to achieve – 1 year, 3 years, 5 or more years. These long-term goals need to be considered in your daily living. You need to plan the ways you will reach these goals.

## To Do

Discuss long-term goals. Learners complete long-term goal activity, page 6.



You may have listed many short-term goals. Now you must decide the goals that are most important to you. Pick 2 of the goals. Place a large \* to the left of these 2 goals on page 5. Ask yourself, do you have the money to reach the goal?

Some goals take longer to get done. You need to put in more time, money and work than for short-term goals. These are called **long-term goals** because the goal may take 1, 3 or 5 years to reach.



In the chart below write down some of your long-term goals.

### Setting My Long-Term Goals (More Than 1 Year)

Goal	Date to Reach Goal	What Will It Cost

## To Say

It is important for the goals to be realistic to your situation. Do you have the time, skills and money to reach the goal?

Wanting too much at one time can lead to serious problems such as overspending and money problems, unhappiness, confusion, and dissatisfaction about one's life. To reach goals you need to look at the good and bad sides of your decisions.

## To Do

Leader and learners read and discuss page 7. Ask the learners to select the two most important long-term goals and mark with an \*asterisk.

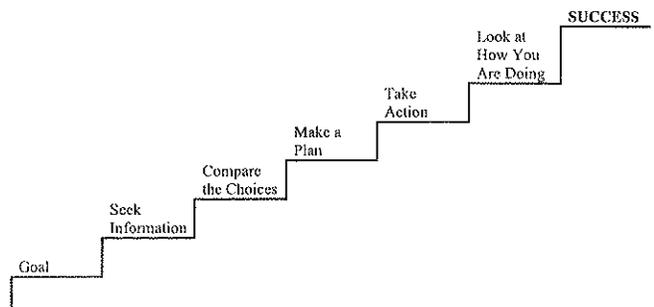
### Ask Yourself

Can I do the long-term goals on page 6? Which goals are the most important to me? Are the goals my choice or is someone pushing me to do the things? Place a large \* to the left of 2 goals on page 6.



Many people want things **NOW** and are not willing to wait until later. The use of credit causes many people to buy everything **NOW**. This attitude can lead to serious money problems. Sometimes two people may have very different values. One person wants many things **NOW**. The other person may wish to save money for a long-term goal.

To reach goals, you need to look at the good and bad sides of a possible decision. The following steps will help you look at your decision.



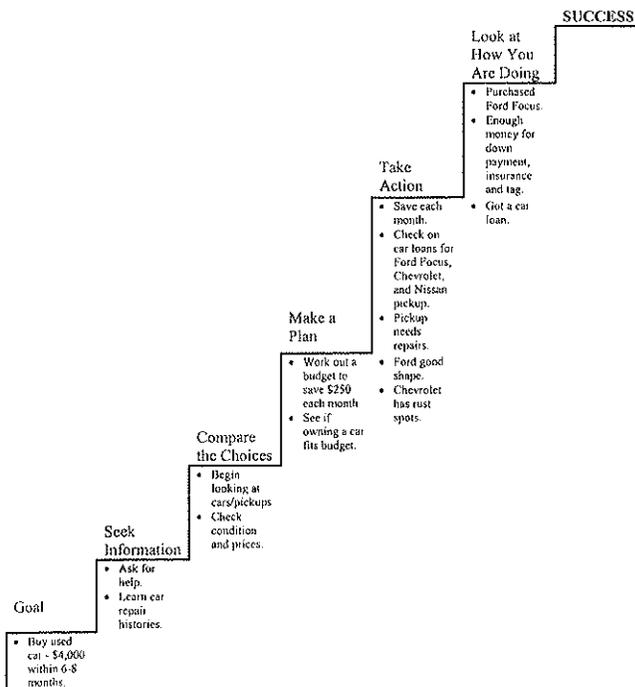
## To Say

Reaching a goal requires many decisions along the way. For example look at Dave's solution to buying a used car on page 8. Dave has planned and taken action to save money to buy a car.

## To Do

Learner's examine and discuss the example of Dave's decision to buy a used car on page 8.

The following example shows how to look at choices while reaching a goal. Dave decided to buy a used car for under \$4,000 within the next 6-8 months. He cannot buy the car now because he does not have the money for a down payment.



## To Say

Now it is your turn to think through an important goal you want to achieve in the future.

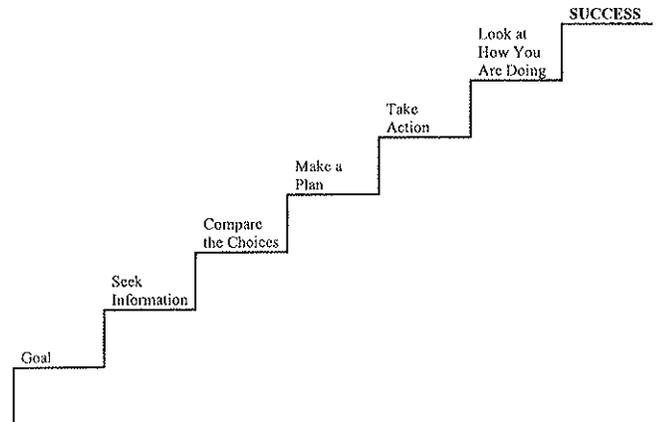
I suggest you plan for a goal that will take less than 1 year to reach.

## To Do

Learners complete activity on page 9 following “Dave’s example” on page 8.

Refer learners to page. 9

Now it is your turn! Think about an important goal you want in your near future. Fill in the spaces of the steps to reach a goal.



## To Say

Choices you make will have a long-lasting effect on your life. The choices you make today can greatly affect your future. A saying “one thing leads to another” explains how each decision affects other choices.

When a goal is reached, that is SUCCESS!

Please tell me one important thing you learned today.

## To Do

Discuss how a choice a person makes today can affect one’s future. Ask learners to read page 10.

Ask the participants to look at their goal plan on page 9 as themselves.

1. Is the goal realistic – can you do it?
2. Is the amount of time you planned for completing the goal realistic?
3. Ask yourself if you will stick to your goal plan.

Leader asks participants to summarize the important points learned from the activities.

After setting a goal to reach, you need to say:

*“I can do it.*

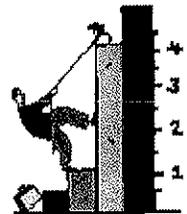
*“I know it will take time.*

*“I’ll stick with my plan until the goal is reached.”*

What You’ve Learned Today

- ✓ Choices I make now will affect the choices I make in the future.
- ✓ Setting goals gives one a plan of action.
- ✓ Need to decide what is most important.
- ✓ Reaching a goal is success.

What other things did you learn?



*“No one plans to fail,  
they just fail to plan.”*

## **Extra Activities:**

Leader may wish to use examples of goals that are realistic to the participants – pre-release offenders, TANF individuals, juvenile delinquent centers, and people working for low wages.

## **Lesson References:**

Osteen, S. R. (2009). *The Financial Puzzle: Goals, choices, & plans*, T-4316, Oklahoma Cooperative Extension Service, Oklahoma State university, Stillwater, OK.

High School Financial Planning Program Workbook. (2007). National Endowment for Financial Education, Denver, CO.

*Reaching: A basic living skills money management curriculum* (2003). Oregon State University Extension Service, Corvallis, OR.