

Picturing your future self

Students create an image or a collage of how they see themselves in 10 years and reflect on steps they can take to achieve the financial future they want.

Learning goals

Big idea

Imagining your future can help you take the steps you need to achieve your goals.

Essential questions

- What do I want for my future?
- What steps can I take now to prepare for the future I want?

Objectives




- Imagine the future to help set goals
- Reflect on the steps needed to achieve those goals

NOTE

Please remember to consider your students' accommodations and special needs to ensure that all students are able to participate in a meaningful way.

KEY INFORMATION

Building block:

-  Executive function
-  Financial habits and norms
-  Financial knowledge and decision-making skills

Grade level: High school (9-12)

Age range: 13-19

Topic: Earn, Save and invest, Spend, Borrow

School subject: CTE (Career and technical education), English or language arts, Fine arts and performing arts, Social studies or history

Teaching strategy: Personalized instruction, Project-based learning

Bloom's Taxonomy level: Analyze, Create

Activity duration: 75-90 minutes

National Standards for Personal Financial Education, 2021

Earning income: 8-2, 8-3, 12-2, 12-3, 12-4, 12-5, 12-11

Spending: 8-1, 12-1, 12-6, 12-7, 12-9

Saving: 8-1, 8-2, 12-8, 12-9

These standards are cumulative, and topics are not repeated in each grade level. This activity may include information students need to understand before exploring this topic in more detail.

What students will do

- Answer questions that will help them imagine themselves 10 years from now.
- Create a picture or collage reflecting that image.
- Reflect on steps they can take to achieve the future they want.

Preparing for this activity

- While it's not necessary, completing the "[Mapping your money journey](#)" activity first may make this one more meaningful.
- Print copies of all student materials for each student, or prepare for students to access them electronically.
- Obtain pencils, pens, paper, computers/tablets with design software, and collage materials students can use to create their images.

What you'll need

THIS TEACHER GUIDE

- [Picturing your future self \(guide\)](#)
[cfpb_building_block_activities_picturing-your-future-self_guide.pdf](#)

STUDENT MATERIALS

- [Picturing your future self \(worksheet\)](#)
[cfpb_building_block_activities_picturing-your-future-self_worksheet.pdf](#)
- Pencils, pens, paper, computers/tablets with design software, and collage materials

Exploring key financial concepts

Sometimes it can be hard to plan for the future because we're so focused on today. But it's a good idea to think about what you want your life to look like in the future. Your future self is the person you see yourself becoming as you grow into adulthood. What does that version of you need and want? You can connect to your future self by imagining yourself in the future. This connection can help you plan for your goals later in life. Keeping your future self in mind when you make decisions about money can help you reach those goals.

Teaching this activity

Whole-class introduction

- Ask students to imagine themselves in 10 years.
- Ask students to imagine what job they'd like to have, where they'll live, and what things they'll enjoy doing.
- Tell students that what they're imagining is called their future self.
- Make sure students understand that the things they imagine for their future selves are their long-term goals, which can take more than five years to achieve.
- Be sure students understand key vocabulary:
 - **Goal:** Something, such as an outcome, you wish to achieve or accomplish in a specific amount of time.
 - **Long-term goals:** Goals that can take more than five years to achieve.

TIP

Visit CFPB's financial education glossary at consumerfinance.gov/financial-education-glossary/.

Individual work

- Distribute the "Picturing your future self" worksheet.
- Students will complete the worksheet independently.
- Ask students to answer the "Building your future self" questions.
- Tell students that they'll create an image of the future self they imagined.
 - Ask students to think about their answers to the "Building your future self" questions as they create their image.
 - Explain that they can draw (on paper or digitally) or create a collage.
- Give students the art supplies or computers/tablets with design software to create their images.
- After students finish their images, ask them to answer the reflection questions on the worksheet.

Wrap-up

If time allows, ask volunteers to share their images and their answers to the worksheet questions.

Suggested next steps

Consider having students complete the worksheet imagining their future one year from now to encourage them to think about goals they can reach in a shorter timeframe. If they haven't already done so, they can also use the ["Map your money journey"](#) online tool to find out where they are doing well and what they can improve to strengthen their financial capability.

You can also consider searching for other [CFPB activities](#) that address the topics of earning, including learning about careers or making money; saving and investing, including saving for college or saving for long-term goals; spending, including budgeting or paying for college; or borrowing, including getting loans. Suggested activities include ["Creating a savings inspiration board,"](#) ["Creating a poster on life after high school,"](#) and ["Setting a SMART savings goal."](#)

Measuring student learning

Students' images and answers on their worksheets can give you a sense of their understanding. **Keep in mind that students' images and answers may vary, as there may not be only one right approach.** The important thing is for students to have reasonable justification for their images and approach.