

Education Content Created By



Your money adventure

05: Adventure awaits



Participant Guide

05: Adventure awaits

Purpose

The purpose of this participant guide is to provide an overview for 05: "Adventure awaits." Use this guide in conjunction with the 05 PowerPoint slides and activities to answer questions and record your responses, thoughts, ideas, and observations. This guide includes questions, prompts, and a vocabulary list to help maximize the session.

Module description

In this module, you will apply knowledge from previous sessions to a real-world situation. You'll meet Taylor and help her make decisions. You'll reflect on course experience.

Slide	Content	Record your responses, thoughts, ideas, and observations
8	<p>Question: What questions, thoughts, ideas, do you have about investing?</p>	
10-14	<p>The 5 Money Musts Meet Taylor Taylor is a close family friend, fresh out of college.</p>	<p><i>Follow along with the facilitator's directions on how this interactive game will be played.</i></p>

Slide	Content	Record your responses, thoughts, ideas, and observations
15	<p>Question: What's your biggest takeaway from this class (from the first session to today)?</p> <p>Question: What's something you might start doing differently because of what you learned here?</p>	



You've finished this session and earned a finance wiz pin!

Term	Definition
Annual salary	Annual salary is the amount paid pretax for a specific job; part of the overall compensation package.
Cash back	Cash back refers to purchases you make using a credit card, in which the credit card company rewards you for what you spend. Let's say your credit card gives 5% cash back with all purchases. That means you get back \$5 in cash for every \$100 in purchases you make with the card. While some companies will send a check for this amount, others may use it to reduce the amount of your monthly bill. When evaluating a cash-back award, remember not all purchases are treated the same. Sometimes you only earn the full cash back amount with certain types of purchases.
Commute	A commute is the travel between your home and a workplace or school.
Credit card	A credit card is a physical plastic card that acts as a medium of exchange for you to borrow money with the promise to repay.
Emergency fund	An emergency fund is money set aside and readily available to help cover unexpected urgent expenses.
Essential expenses	Essential expenses are the costs of needs, such as food, clothing, shelter, and health care.
Health insurance	Health insurance is where your employer offers an insurance- or job-based health plan. Insurance companies and job-based health plans must provide you with a Summary of Benefits and Coverage. It lists the services covered and how the financial responsibilities will be split between you and the insurance company, in an easy-to-understand summary format.
Employer match	Employer match is money that your company may contribute to your workplace retirement plan. While there are many ways this can be calculated, in general, the employer may "match" up to a certain portion of the money that you save. For example, let's say your job offers a 4% match. If you chose to set aside 4% of your paycheck into your 401(k), your employer would contribute a dollar-for-dollar "match" of that amount.

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