Show the PPT of the pictures. Ask students to think of each picture as a representation of their financial plan. For example, are you out of control driving on slick roads, meaning we have no control of our money and just going with whatever direction we feel like when spending? Give them 3-5 minutes to identify which picture depicts their own financial plan and that of family members or people they know.

After they have identified a picture that represents their financial plan, have them silently answer the following questions:

1. Who else is in the car?
2. What is in the trunk?
3. How far down the road will you travel?
4. Why did you choose this road?
5. What was the last thing you did before getting in the car?
6. What will you do first when you get there?
7. If you went down this same road again, what would you do different?
8. In PLAY mode in the PPT, click the mouse. The picture of the sheep will be displayed. Ask the last question: “What unforeseen obstacles might be ahead?” Have students take 2 more minutes to analyze what feelings this driver is experiencing. Ask, “Was this driver prepared?” How much different would his experience be with a full tank of gas? Running low on gas? What if a passenger was injured? How does that differ than if he was 2 blocks from home?

Help students understand they are guaranteed to have difficult and challenging times in their financial lives. The only thing they can do to make those experiences more bearable is to start planning for them now!