

Meeting your future self

Students imagine their lives in 10 years and write a fill-in-the-blank letter from their future selves to their current selves.

Learning goals

Big idea

Having a clear picture of your future can help you achieve your goals.

Essential questions

- What do I want for my future?
- What steps can I take now that can help me get the future I want?

Objectives



- Imagine the future to start thinking about long-term goals
- Explore steps they can take now – such as saving money – to get the future they imagined

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

Grade level: Elementary school (4–5), Middle school (6–8)

Age range: 9–11, 11–14

Topic: Earn (Learning about careers, Making money), Save and invest (Saving for long-term goals)

School subject: English or language arts, Social studies or history

Teaching strategy: Personalized instruction

Bloom's Taxonomy level: Understand, Create

Activity duration: 45–60 minutes

National Standards for Personal Financial Education, 2021

Earning income: 4-2, 8-1

Saving: 4-3, 8-1

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 about how they imagine their lives will be in 10 years.
- Write a fill-in-the-blanks letter to themselves from their future selves.
- Reflect on steps they can take now – such as saving money – that can help them get the future they want.

Preparing for this activity

- While it's not necessary, completing the "Saving for now and later" activity (grades 4-5) or the "Saving for short- and long-term goals" activity (grades 6-8) first may make this one more meaningful.
- Print copies of all student materials for each student, or prepare for students to access them electronically.

What you'll need

THIS TEACHER GUIDE

- Meeting your future self (guide)
[cfpb_building_block_activities_meeting-your-future-self_guide.pdf](#)

STUDENT MATERIALS

- Meeting your future self (worksheet)
[cfpb_building_block_activities_meeting-your-future-self_worksheet.pdf](#)

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 need and want today and what you'll need and want a few years from now. Your future self is the person you see yourself becoming as you grow. 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 their jobs, 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.
 - Long-term goals can take many years to achieve.
- Tell students they'll imagine details about their lives 10 years from now and write a letter from their future selves to themselves today.
- 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.
 - **Save:** Setting something, like money, aside to use in the future.

TIP

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

Individual work

- Distribute the "Meeting your future self" worksheet.
- Students will complete the worksheet independently.
- Tell students to complete the "Your future self in 10 years" section first.
- Tell students to use their answers from the first section to complete the "A letter from your future self" section.
- Students should then complete the reflection questions.

Wrap-up

- Ask for volunteers to read their letters to the class.
- Ask for volunteers to share their answers to the reflection questions.

Suggested next steps

Consider searching for other CFPB activities that address the topics of earning, including learning about careers and making money, and saving, including saving for long-term goals. Suggested activities include “Creating a vision board for a career” (grades 4-5) and “Exploring careers in your community” (grades 6-8).

You can also have students read the book “Sonja Meets Her Future Self”* at <https://www.wiserwomen.org/wp-content/uploads/2018/01/sonya-meets-future-self.pdf> or watch the video of the story at https://www.youtube.com/watch?v=i9Pbgu5unKg&version=3&hl=en_US&rel=0.

Measuring student learning

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

*The CFPB does not endorse this third party or guarantee the accuracy of this third-party information.