

# **STACK SMART**

*Smart Steps to Budget, Save, Invest, Thrive*

5-Week Financial Foundations Course | Wellnest Life Learning Center

## **PROGRAM OVERVIEW:**

This hands-on, 5-week course meets once a week for 4 hours and is designed to equip young adults with real-world money skills. Participants will build confidence, explore better ways to manage their money, and walk away with simple, repeatable strategies they can use in everyday life.

Whether they've never budgeted before or just want to break out of survival mode, Stack Smart gives participants weekly incentives, supportive structure, and relatable tools for success. A meal is provided each week, along with a \$50 stipend per session and a printed money journal for personal tracking.

## **WHO THIS IS FOR:**

Young adults ages 18-24 transitioning from foster care, homelessness, or other life challenges. This program is built for individuals with limited formal financial education and offers a judgment-free space to explore, build, and plan.

No math skills required. No app needed. Just show up, participate, and get paid to build better habits.

## **PROGRAM OUTLINE:**

### **WEEK 1: Money and Me: Whats the Real Story?**

- Orientation & expectations
- Anonymous 'Money Mindset' starter survey
- Values game: What would you do with \$1,000?
- Money Journal intro + first goal setting
- Challenge launch: \$1,800 monthly mock budget with expenses

### **WEEK 2: Budget Basics + Paying Yourself First**

- Spend \$100 challenge
- Learn fixed, flexible, and savings categories
- Group activity: 'Can You Make It Work?'
- 10% Rule demonstration
- Guest speaker (bank rep or budgeting mentor)
- Challenge update: Add savings and categorize spending

### **WEEK 3: Smart Spending: Needs, Wants, & Trade-Offs**

- Group sorting: Need vs. Want
- Real-life budgeting curveballs
- Field trip: Grocery shopping challenge under \$20
- Savings goal reset
- Challenge twist: Adjust budget based on a surprise expense

### **WEEK 4: Track It: Tools + Tactics That Work**

- Budget apps + manual trackers
- Demo time with phones or computer lab
- Explore alerts, automation, and saving
- Guest speaker: Peer story on staying consistent
- Challenge boost: Pick one tool and update budget

### **WEEK 5: Plan the Future: Your Game Plan Starts Now**

- Wrap-up: What changed? What surprised you?
- Long-term goal setting (1 month, 6 months, 1 year)
- Group brainstorm: What does stability look like to you?
- Guest speaker story + certificate celebration
- Challenge finale: Share your new plan

## **PROGRAM HOST:**

We Are Tomorrow Foundation in partnership with Wellnest Life Learning Center

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