

Money Zone: Using the Internet for Financial Education

Each member can print this out and have it available to follow and take notes.

The Electronic Age has created tremendous opportunities for financial education. You can use the Internet to learn about investment options, keep up on the latest financial trends, and improve your general financial skills. So round 'em up and head 'em out as we explore the wild new Cyber-Frontier.

Icebreaker

What is your funniest (or most embarrassing) experience involving the Internet? Did you stumble across a site that was not what you had imagined? Contact someone by e-mail only to realize that you'd made a significant mistake?

Things to Talk About

Using the Internet for financial education offers great advantages over the old fashioned newspaper. By surfing a variety of sources, you can experience many perspectives on the same issue. You can also get up-to-the-minute information on the stock market and breaking news.

Pick the question your Club finds most interesting. If there's still time, pick another one -- or make up your own!

- Do you ever search the Internet for financial information? Do you find what you need?
- What is your favorite source of financial news? What do you like about it?
- How do your opportunities for financial education differ from your parents'? From your own opportunities in the past?
- What topics do you want to learn more about?

AS USUAL...

Catch Yourself Doing Something Right

Share your success with your fellow Club members:

- What Money Miracle (unexpected good fortune) did you have since last meeting?
- What did you do since last meeting to become a Money Star (a money-savvy gal in charge of her finances)? How did you further your financial goals?

What Will You Do Today?

Choose one **Small Step** to do before next meeting, and pledge to the group to do it. To select that 15-minute exercise, ask yourself these questions:

- What are your money challenges before the next meeting?
- What do you need to focus on?
- What is the next step in your life -- and what can you do before the next meeting to achieve it?

Don't drive yourself crazy. Remember, you can do anything for 15 minutes! For example:

- I will spend 15 minutes reviewing a bank, investment, or insurance statement online. I will note any discrepancies or questions and contact the company electronically to resolve my concerns.

Or

- I will spend 15 minutes online researching a financial topic that interests me. I will use a search engine such as www.google.com to find information on the topic, and bookmark any websites that might be useful to me in the future.

Or

- I will set my home page to a financial website, such as www.wife.org, or the Small Steps page of the Money Clubs www.moneyclubs.com/dotoday.htm. I will take a brief look at the website as I start my computer each day, reminding myself of the financial topics I'd like to learn more about.

You get the picture. This is like Goldilocks. Don't try to do too much. Don't try to do too little. Do it just right.

[More Cool Ideas for Small Steps](#)

Money Magic

Choose one affirmation to motivate you to achieve your goals, something like:

- I am learning new skills and ways of achieving my goals.
- I am flexible and adapt well to new circumstances and technologies.
- I am financially healthy and strong.
- I can find whatever I need to know.

The Money Zone for Next Meeting

Cast your vote: Does your Money Club want to stay in this Money Zone, or do you want to move on to the next Money Zone?

If your group decides to Stay in the Zone then, future Money Star, check out these fun articles so you can discuss them at your next meeting. Even if your group decides to move to the next Zone, you still can explore these on your own.

[Exploring Connections <http://wife.org/links.htm>](http://wife.org/links.htm)

Discussion questions:

- Which of these websites did you find most interesting? Why?
- Which resources do you think you would find most helpful in your daily financial life?



An Ongoing Program of Financial Learning <http://www.practicalmoneyskills.com/index.php>

Discussion questions:

- Which financial learning courses most fit your current stage of life?
- What part of the site did you like the best?

Fun Facts http://www.wife.org/facts_didyouknow.htm

Discussion questions:

- How did it feel to read these fun facts about women and money? What conclusions did you draw?
- What particular statistics were most interesting to you? Why?

Just for You

Before the next Money Club meeting, do the Just for You Exercise called "Searching the Internet" <http://www.moneyclubs.com/usingtheinternet-searching.htm>

Don't skip a meeting if you don't get this done. Half of life is showing up, Money Clubs included. You can tell the group you didn't get it done, and they will encourage you (not bug you) to make a date to do it soon.

Discussion questions for your club meeting:

- How can you incorporate a financial learning program into your everyday life?
- What are the advantages of going online to learn about finances? The disadvantages?