**Future Friday**

*Dream about what they want to save for and how they can reach big goals over time.*

**Activity: "Dreams & Steps Drawing"**

**Goal**: Encourage goal setting without focusing on money.

**How it works**:

- Think about one big dream (can be anything: learning to swim, reading 10 books, visiting a park).
- Draw their dream and then draw 3 steps they can take to get closer to it (practicing, asking for help, saving time).
- Share drawings and talk about how planning helps achieve dreams.

**No money needed**, just creativity and thinking ahead.

**1. What is a long-term savings goal?**
A) Something you can buy today
B) Something small you want now
C) Something you save for over weeks, months, or years
D) Something you only dream about

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**2. Which of these is a long-term goal?**
A) A packet of crisps
B) A new game next week
C) Saving for a bicycle
D) Buying sweets after school

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**3. Why do people set long-term goals?**
A) To keep spending
B) To make their wallet lighter
C) To plan ahead and reach big dreams

D) To avoid saving

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**4. What could a child in Ireland save for long-term?**

A) A school tour

B) A PlayStation

C) Summer camp

D) All of the above

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**5. What does “patience” mean when saving for something big?**

A) Buying something quickly

B) Waiting and saving over time

C) Asking others to buy it

D) Getting bored

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**6. What does a goal need to be “SMART”?**

A) Secret, Magical, Amazing, Real, Timed

B) Simple, Messy, Awesome, Round, Tall

C) Specific, Measurable, Achievable, Realistic, Time-based

D) Silly, Money-filled, Artistic, Random, Thoughtful

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**7. If you save €5/£5 every week, how much will you have in 10 weeks?**

A) €15/£15

B) €25/£25

C) €50/£50

D) €100/£100

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**8. What is something practical that kids studying might save for?**

A) A unicorn

B) School uniforms and books
C) A ski trip
D) A castle

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**9. What should you do if your goal is very big (like saving for college or a car)?**
A) Give up
B) Save tiny amounts and never check
C) Make a plan and save slowly over time
D) Buy something else

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**10. What is an emergency fund?**
A) A fun holiday
B) A savings fund for surprise needs (like a broken phone or vet bill)
C) A birthday party
D) A fancy meal

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**11. Why is goal-setting useful?**
A) To confuse you
B) To stop spending money
C) To stay focused and motivated
D) To waste time

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**12. What's one way to track your savings goal?**
A) Ignore it
B) Use a savings chart or app
C) Guess every few weeks
D) Tell nobody

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**13. What's an example of a future education goal?**

A) Buying a colouring book

B) Saving for college or learning a new skill

C) Playing more video games

D) Buying sweets for class

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**14. If something you're saving for goes on sale, what should you do?**

A) Buy two

B) Ignore the sale

C) Celebrate – you reached your goal sooner!

D) Complain

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**15. How do children in the Netherlands learn to save money?**

A) They put coins into a "spaarpot" (piggy bank) at home

B) They are encouraged to spend all their allowance immediately

C) They give it all to neighbours

D) They bury it in the garden

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**16. What is compound interest?** *(Advanced but simplified)*

A) Interest that gets added to your savings and earns more over time

B) A type of food

C) A shopping card

D) A board game

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**17. What helps you stay motivated to reach a big goal?**

A) Spending money on small things

B) Keeping your goal visible (poster, jar, tracker)

C) Forgetting it

D) Changing the goal every week

**18. What could a family in Mexico save for together?**

A) Family holiday

B) Quinceañera celebration

C) New car

D) All of the above

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**19. If you change your goal halfway through saving, what should you do?**

A) Start over without thinking

B) Cry

C) Re-plan your budget and adjust your saving

D) Give up

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**20. What's the best first step to reach a big dream?**

A) Spend your money

B) Set a goal and start saving

C) Tell no one

D) Wait for someone to buy it for you

1. C 2. C 3. C 4. D 5. B 6. C 7. C 8. B 9. C 10. B 11. C 12. B 13. B 14. C 15. A 16. A 17. B 18. D 19. C 20. B