

## Case Study #4: The Power of Perspective - Shaping Your Financial Future

### Introduction

Meet Sarah and Ben, two high school seniors with similar part-time jobs and incomes. Sarah tends to see money as a source of stress and limitation, while Ben views it as a tool to achieve his goals. As they navigate their first taste of financial independence, their mindsets significantly influence their choices and shape their paths toward the future.

### Sarah's Story: The Scarcity Mindset

- Sarah often worries about money and feels like she never has enough. She tends to focus on what she can't afford rather than what she can.
- She frequently makes impulse purchases to relieve stress or fit in with her friends, leading to overspending and regret.
- Sarah avoids thinking about her financial future, finding it overwhelming and anxiety-inducing.

### Ben's Story: The Abundance Mindset

- Ben views money as a resource that can help him achieve his dreams. He's grateful for what he has and focuses on growth opportunities.
- He's disciplined with his spending, creating a budget, and prioritizing saving for his goals.
- Ben actively seeks information about personal finance and investing, eager to learn and grow his financial knowledge.

### Questions for Students:

1. **Analyze the Impact:** How do Sarah's and Ben's mindsets influence their financial behaviors and decisions?
2. **Identify Challenges:** What challenges might Sarah face in achieving her financial goals due to her mindset? What opportunities might Ben seize due to his mindset?
3. **Shifting Perspectives:** What steps can Sarah take to shift her mindset from scarcity to abundance? How can she develop a more positive and empowered relationship with money?
4. **Building Good Habits:** What specific financial habits can help students cultivate an abundance mindset and set themselves up for a brighter financial future?
5. **Long-term Impact:** How can a positive mindset towards money impact other areas of life, such as career choices, relationships, and overall well-being?