

# Financial Literacy System

EMOTIONAL INTELLIGENCE



New Product Announcement  
**Coming Soon!**

Conover®



Onsite and distance learning  
anytime, anywhere and on any device.

# What does emotional intelligence mean in financial literacy?

**“It means to live within your means. To live within your means you must spend less than you make.”** - Anne Beaulien *Forbes Council Member*

Historically financial literacy has been great at the hard skills (banking, budgeting, savings, etc.) but did not look at the emotional side of financial literacy. Our research on this topic clearly suggests that managing your money is an emotional activity or soft skill while budgeting and banking are cognitive or hard skills.

## Assessment Component

Like all of our products there is a pre assessment and a post assessment. You need to know where you started and where you finished after completing our skill enhancement system.

The assessment system results automatically assigns and delivers the following skill building programs.

**Financial Goal Setting** - Having clear, specific, written financial goals or objectives with plans and target dates for reaching them.

**Self-Efficacy** - The extent to which people's financial goals are internally viewed as within their possibilities given their individual knowledge, skills and environment.

**Values Congruence** - Having a healthy balance between personal values, beliefs and desired financial goals.

**Achievement Drive** - The level of desire, effort and commitment given toward individual financial goals.

**Supportive Environment** - The extent to which friends, family or peers value high achievement and positively encourage a person in his/her financial goals.

**Self-Esteem** - The degree to which people have confidence in and value themselves and feel worthy to enjoy financial goal achievement.

**Self-Control** - The ability and discipline to handle personal feelings and emotions in difficult life situations.

**Self-Management** - The degree to which people manage their own individual time, talents and abilities and focus these on clear financial objectives.

**Problem Solving** - The ability and willingness to objectively work through roadblocks and to use creative thinking skills to arrive at desirable financial goal solutions.

**Resiliency** - The ability to proactively work through processes and activities and cause bottom-line results to happen.

**Self-Improvement** - The degree to which people are open to change, to learning, and are constantly looking for ways to improve themselves.

**Personal Responsibility** - The level of individual commitment people are willing to make in setting clear financial goals and then assuming full responsibility for their achievement.



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