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Elementary School

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# Toolkit

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## Lesson 1: The Meaning of Money

### Lesson Objectives

- Identify U.S. currency
- Learn how money has been used and is used in our society
- Recognize purposes of banks and financial institutions

### Introduction and Opening Questions

Use these or similar questions as opening conversation starters:

- Does anyone know where money comes from—how is money is made?
- While showing coins (quarter, nickel, dime & penny) ask the children if they know the names of the coins you hold up.
- Describe the attributes of each of the coins. (Quarter is bigger, dime is the smallest, penny is a different color etc. )
- Explain that today they will be exploring coins further by doing rubbings of the coins and creating patterns with the coins.

### Key Discussion Points

- Where does money comes from? It all starts at a country's Treasury. The Treasury mints coins and prints bills for everyone to use. Money is constantly changing hands, between people, businesses, and banks.
- All the coins and bills in the U.S. are created, or “minted,” by the Treasury of the federal government. The Treasury carefully controls how many dollars and coins are distributed.
- We will watch a video that explain how a coin is designed and produced through the U.S. Mint.
  - Birth of a Coin (3:12): This cartoon, with sound effects, allows you to read the narrative, while illustrating how a coin is designed and produced:  
<https://www.usmint.gov/kids/cartoons/birthOfACoin/>

- Most countries create their own currency. In the U.S., the federal government prints money and regulates the amount. In North America alone, several forms of currency are in use: the Canadian dollar in Canada, the U.S dollar in the U.S., and in Mexico, the peso.
- Individuals receive money in exchange for their work. This is known as earnings or income. People sometimes receive money as gifts, but usually they have to earn it by working for it.
- Money is the glue that binds products, services, and people together in our economy. Our country's economic engine is fueled by what people create, and money allows people to both produce and buy what is created.
- Aside from being fun to have, money helps you handle the necessities of everyday life. You can use money to buy goods and services.

## Materials

Blank white paper

Colored Pencils

Storyboard template

Pennies, quarters, dimes, nickels

*Money Match* worksheet

Small box with lid

Glue

Scissors

## Activities

### **Activity 1: Coin Rubbing Match – Lower Elementary**

- Distribute one of each coin (penny, nickel, dime, and quarter) to each participant
- Ask youth to find specific coins based on physical characteristics:
  - Copper or brown color? Penny (worth 1 cent)
  - Smallest? Dime (worth 10 cent)
  - Largest? Quarter (worth 25 cents or a quarter of a dollar)
  - Medium sized silver coin? Nickel (worth 5 cents)
  - How many ways can you show me 10 cents? (10 pennies, 2 nickels, 1 dime)
  - Do you see **similarities** or **differences** (size, shape, color or other characteristic) between any coins?

- Have participants find colored pencils that match the color of each type of coin; for example, brown crayon for the pennies and a gray crayon for the quarters, nickels and dimes. Note: Colored pencils are a better option than crayons or markers for this process.
- Have them place the blank white paper over one quarter.
- Encourage them to use their finger to rub the quarter first. Discuss the small bumps they may feel from the engraving.
- Have them use the gray crayon to make the coin rubbing. Younger children may need help. Coin rubbing may need some practice. The key is to rub softly – a challenging task for some younger children.
- Once the quarter has been mastered, encourage them to move on to the smaller coins.
- Once the page is covered with coin rubbings, have them compare or match the actual coin to the rubbing.
- Discuss how similar or different the rubbings are when compared to the actual coin.

### **Activity 1: Coin Rubbing/Coin Box – Intermediate Elementary**

- Have participants find colored pencils that match the color of each type of coin; for example, brown crayon for the pennies and a gray crayon for the quarters, nickels and dimes. Note: Colored pencils are a better option than crayons or markers for this process.
- Have them place the blank white paper over one quarter.
- Encourage them to use their finger to rub the quarter first. Discuss the small bumps they may feel from the engraving.
- Have them use the gray crayon to make the coin rubbing. Younger children may need help. Coin rubbing may need some practice. The key is to rub softly – a challenging task for some younger children.
- Once the quarter has been mastered, encourage them to move on to the smaller coins.
- Once the page is covered with coin rubbings, take a look at her coin rubbing paper. Could it use some color? If so, encourage them to use bright jewel tones like purple, blue and green to make more coin rubbings.

- After the sheet is covered in rubbings, it's time to make the coin box.
- They should wrap the box with the coin rubbing paper.
- Use the scissors to cut the excess paper.
- Glue the coin rubbing paper in place.
- Use the excess paper to cover the lid of the box.

Now the special box for all coins and other assorted treasures is complete. Coin rubbing boxes make perfect gifts as well.

## Activity 2: Coin Rubbing Guide

Using the storyboard template, ask youth to create a coin rubbing guide. Youth should rub both the front and back of the coins as well as label each coin with the name and value. For example, once participants rub the penny (both front and back), they should label the drawing as Penny One cent or 1 cent.

- Have the children then take the actual coins and match them with their impressions.
- Make an attributes chart. Have the children notice and talk about the similarities and differences between each of the coins. You can help by clarifying the attributes the children are noticing by identifying the various presidents and landmarks on each of the coins. You can also connect the coins with the equivalent number amount.

**Challenge Activity 1:** Lay out a few coins on the paper, cover it up with another sheet and have the children create rubbings. In this game, the children do not know what coins are under the paper. They guess and check when they rub and create a new coin impression.

**Challenge Activity 2:** Create a pattern with the coins and then children can rub and create designs. Have the children create their own patterns.

**Challenge Activity 3:** Distribute the *Money Match* worksheet and ask children to match the currency with the country. As time permits, review the answers with the larger group and show samples.



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## Money Match

Match the name of the currency with the correct location where it is used.

Dollar	Mexico
--------	--------

Euro	United States
------	---------------

Peso	England
------	---------

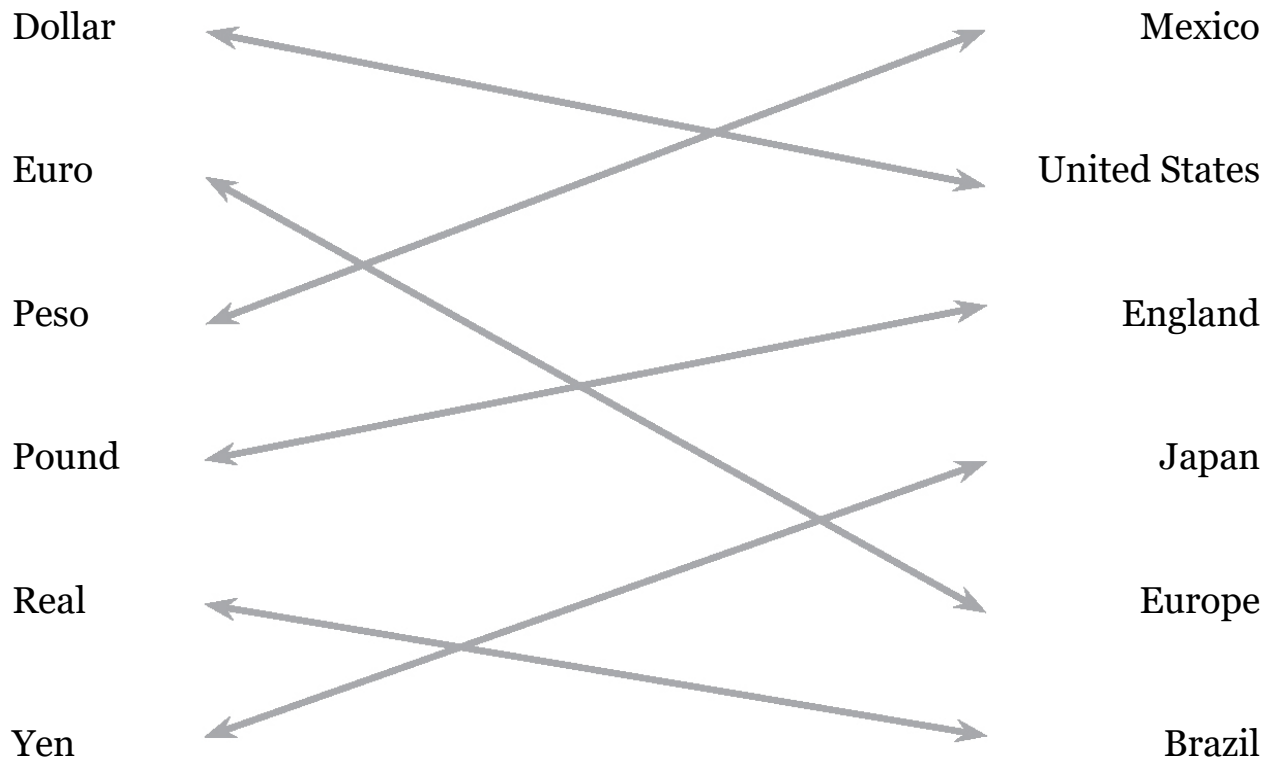
Pound	Japan
-------	-------

Real	Europe
------	--------

Yen	Brazil
-----	--------

## Money Match (Instructor's Copy)

Match the name of the currency with the correct location where it is used.







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### Lesson Summary/Closure

- All the coins and bills in the U.S. are created, or “minted,” by the Treasury of the federal government. The Treasury carefully controls how many dollars and coins are distributed.
- Individuals receive money in exchange for their work. This is known as earnings or income. People sometimes receive money as gifts, but usually they have to earn it by working for it.



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## Lesson 1: The Meaning of Money (Intermediate)

### End of Lesson Assessment

Based on the information I learned:

	Definitely	Maybe	Probably Not	Definitely Not
I understand how money works.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can identify U.S. currency.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

----- SEPARATE HERE -----



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## Lesson 1: The Meaning of Money (Intermediate)

### End of Lesson Assessment




Based on the information I learned:

	Definitely	Maybe	Probably Not	Definitely Not
I understand how money works.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can identify U.S. currency.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## Lesson 1: The Meaning of Money (Lower)

### End of Lesson Assessment

Based on the information I learned:




			
I can identify U.S. currency.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I know how to count money.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

----- SEPARATE HERE -----

## Lesson 1: The Meaning of Money (Lower)

### End of Lesson Assessment

Based on the information I learned:

			
I can identify U.S. currency.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I know how to count money.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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## Lesson 2: What Banks Do

### Lesson Objectives

- Learn the basic purposes of banks
- Understand how bank accounts work

### Introduction and Opening Questions

Use these or similar questions to start your students thinking about this concept and how it relates to them:

- Have you ever been to a bank? What did you see there?
- Do you save your money? Why do you save?
- Does anyone here have a savings account at a bank? Why did you open the account?

### Key Points

- We will watch a video today showing how money is made, which adds to what we learned last time. <https://youtu.be/oEePLZxLcVo>
  - How Money is Made (4:39): In this Reading Rainbow feature, students can follow LeVar Burton on a field trip to see how paper currency is made in the United States. The video is accessible via YouTube.
- Banks are trusted businesses where people can safely keep their money. Banks offer a number of tools for managing your money.
- If you put your money in a savings account, the bank will pay you a small amount of money, called interest, on the amount you save. Your money stays safe—and it grows!
- Banks also offer checking accounts. These allow people to pay for things like rent, electricity, groceries and other bills, using checks instead of cash. Writing a check can be safer and more convenient than carrying around a lot of cash.
- Money changes hands frequently—it's exchanged everyday between people, businesses, and banks.



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## Materials

*New Note Design* worksheet

Paper

Writing utensils (pens/pencils)

*Money Cycle* activity

## Activities

### **Activity 1: My Money**

Previously we learned about how money works and explored coin rubbings. Today, we will design our own dollar bill.

- Money is the currency or medium of exchange. In the United States, we have dollars. Let your imagination run wild and design a dollar bill.
- Distribute the *New Note Design* worksheet.

## New Note Design

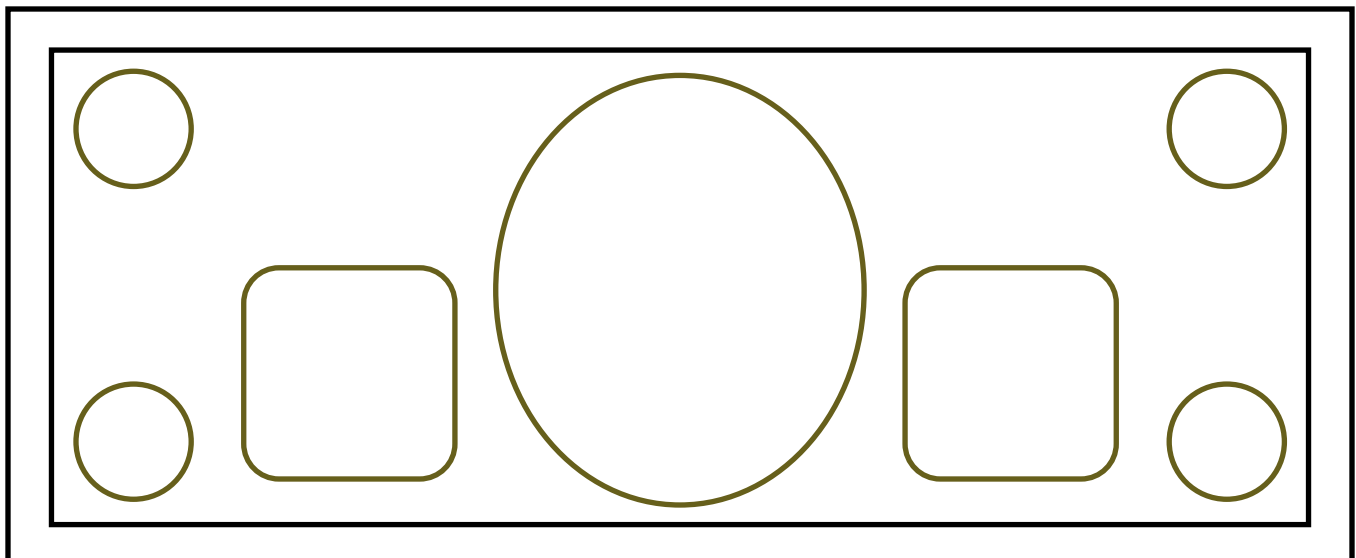
Create a new design for a one-dollar bill and draw it in the space below. In designing the currency, decide which person or persons, symbols, slogans, and colors will appear. Compare to a U.S. dollar and see what else you might want to add.

Put the value of your bill here and in the other three small ovals.

Draw or attach a picture of the person you want to appear on your bill.

Write the slogan you want to appear on your bill.

Draw the symbol you want to appear on the bill here.



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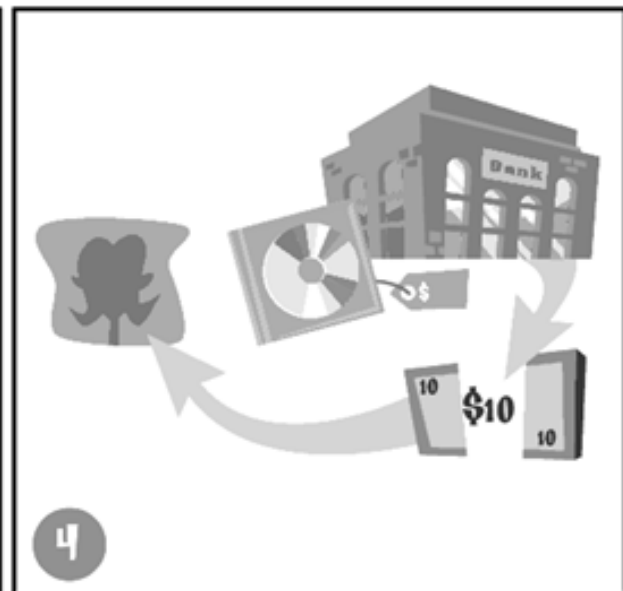
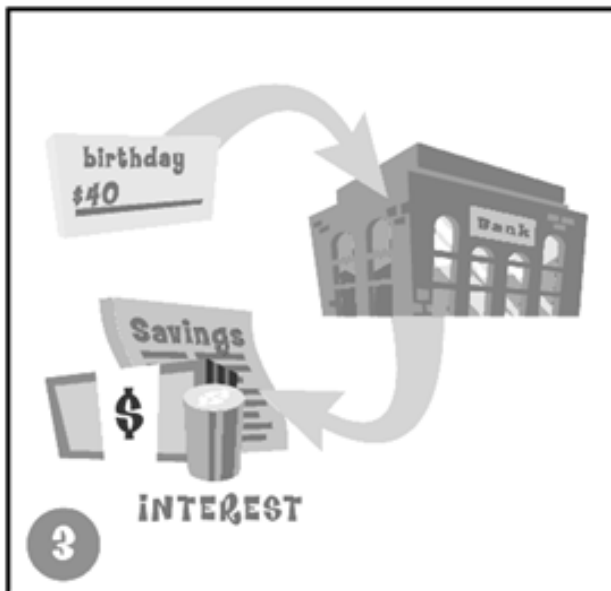
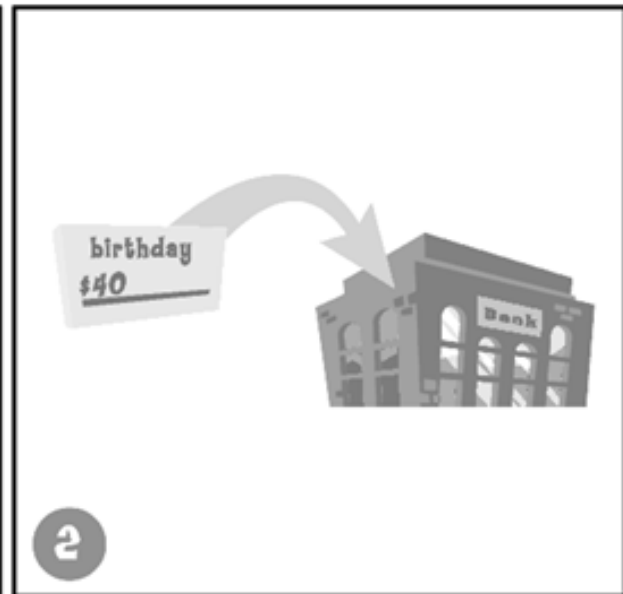
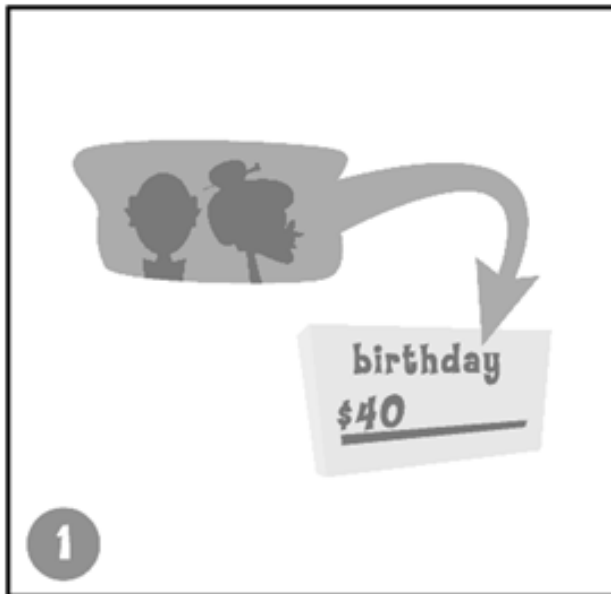
### **Activity 2: The Money Cycle—Lower**

- Write 3 things you would like to do or to have.
- Next to each item, explain a way you could use that item or do that activity without spending money.

### **Activity 2: The Money Cycle—Intermediate**

Introduce students to the money cycle in the diagram on the following page. Use the examples below to discuss how money flows from hand to hand:

- First, pretend that your grandparents give you \$40 for your birthday. You don't want to lose it, so you take it to your bank and deposit it into your savings account. The bank is now paying you interest—so you're earning money!
- Now, imagine that two months later your favorite game goes on sale. You go to the bank and withdraw \$10 cash from your savings account, and then you go buy the game. Now your \$10 is in the hands of the store owner, who deposits the money in her bank account.
- So you see? The money has moved circularly, from hand to hand, first to the bank and then back again! As you can see from the diagram, money can be saved and spent—and over time, it's always changing hands.







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## Lesson 2: What Banks Do (Intermediate)

### End of Lesson Assessment

Based on the information I learned:

	Definitely	Maybe	Probably Not	Definitely Not
I think it is important to save.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I know how to save and spend money.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

----- SEPARATE HERE -----



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## Lesson 2: What Banks Do (Intermediate)

### End of Lesson Assessment




Based on the information I learned:

	Definitely	Maybe	Probably Not	Definitely Not
I think it is important to save.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I know how to save and spend money.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## Lesson 2: What Banks Do (Lower)

### End of Lesson Assessment

Based on the information I learned:




			
I think it is important to save.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I know how to save and spend money.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

----- SEPARATE HERE -----

## Lesson 2: What Banks Do (Lower)

### End of Lesson Assessment

Based on the information I learned:

			
I think it is important to save.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I know how to save and spend money.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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## Lesson 3: Earnings

### Lesson Objectives

- Identify sources of income
- Identify ways to earn money

### Introduction and Opening Questions

Use these or similar questions to start your students thinking about this concept and how it relates to them:

- Have you ever received money in exchange for your work? Describe the work that you did and how you were paid.
- Have you ever received money as a gift? What did you do with that money?
- What's the difference between earning money and receiving money as a gift?
- What kinds of things can you buy with your money?
- Are the things you buy or pay for always products, something you can see and touch? For example, what if you paid someone for a haircut?
- Do you know any individuals who work on their own, or who own a business? How about someone who works for another person or a company? Describe the work that person is paid to do. Who pays him or her?
- Have you ever earned money for your work? What work did you do and how much did you get paid? Why did you get paid more for one type of work than another?

### Key Points

- Some people earn money by working on their own, or owning their own business. Other people earn money by working as employees—they work for another person, organization or company, who is called their employer.
- The money workers make is called income, or earnings.
- Earning power is the ability to earn money in exchange for work. There are several ways that you can increase your earning power.

- One way to increase your earning power is to increase the amount of time you work. If you get paid by the hour, for example, you can earn more by working more hours.
- A second way to increase your earning power is to achieve more results on the job. For example, if you have a job as a salesperson, you may be paid more for making more sales, no matter how much time it took you to do it.
- A third way to increase your earning power is to do work of high quality. For example, let's say you had your own business making furniture. Customers might pay more for your furniture than for someone else's because they believe your product is of better quality.
- One of the most valuable ways you can increase your earning power is by gaining new knowledge, experience, or skills. A few examples include knowing how to use a computer, being a good writer, having math skills, and knowing a foreign language. If you have knowledge, skills and experience that are valuable to an employer, you may have the ability to handle a wider variety of jobs, more challenging jobs, and jobs that pay more.

## Materials

*Earnings Worksheet*

Paper

Writing utensils (pens/pencils/crayons)

*Earning Power worksheet*

## Activities

### **Activity 1: Things I Want (Lower)**

- Distribute blank paper, crayons, pencils, etc.
- Ask participants to write 3 things they would like to do or to have
- Next to each item, ask them to explain a way you could use that item or do that activity without spending money

### **Activity 2: Jobs People Have (Lower)**

- Distribute blank paper, crayons, pencils, etc.
- Ask participants to think about two different ways people can get money
- Have them draw a picture of each job and label the drawing. They may need help spelling the name of the job or career.



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### **Activity 1: Earnings Worksheet (Intermediate)**

- Distribute *Earnings Worksheet*.
- Brainstorm ways you could earn money working for someone else. Describe, in detail, what you would do. Estimate how much money you think you could earn doing each job.

### **Activity 2: Earning Power Worksheet (Intermediate)**

- Distribute *Earning Power* worksheet

## Earnings Worksheet

	Job	Description	Estimated Earnings
<b>1</b>			
<b>2</b>			
<b>3</b>			
<b>4</b>			
<b>5</b>			
<b>6</b>			
<b>7</b>			

## Earning Power Worksheet



1. If you wanted to earn some money, which of these job would you want to do? Why?
2. If you wanted to start a small business doing this, when would you work?
3. What would your flyers look like?
4. What other jobs could you do to earn money?
5. If Zing wants to wash cars to earn gas money, how many cars must he wash to make at least \$26?
6. If Zing finds a \$5.00 bill, and he washes a car and babysits 2 times, how much money will Zing now have?

## Earning Power Worksheet (Instructor's Copy)



**Questions 1 through 4 are free response:** The goal is to get participants thinking about the skills and interests they have that might be marketable.

5. If Zing wants to wash cars to earn gas money, how many cars must he wash to make at least \$26? **(4)**

*Hints:*

- You can add, subtract, multiply or divide to solve this problem!
- If you add, add  $\$7.50 + \$7.50 + \$7.50$  as many times as you need to until you reach \$26, or just exceed \$26. Keep track of how many times you add \$7.50 to reach \$26.
- If you subtract, subtract \$7.50 from \$26 until you can't subtract anymore, and count the number of times you subtracted.
- If you multiply, see what number times \$7.50 will equal or just exceed \$26.
- If you divide, divide \$26 by \$7.50.

6. If Zing finds a \$5.00 bill, and he washes a car and babysits 2 times, how much money will Zing now have? **(\$22.50)**

*Hints:*

- How much will Zing earn if he babysits 2 times? ( $\$5.00 + \$5.00$ )
- Add that amount to the \$5.00 bill Zing found.
- Now add \$7.50 to the new total, because Zing receives \$7.50 for washing a car.





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## Lesson 3: Earnings (Intermediate)

### End of Lesson Assessment

Based on the information I learned:

	Definitely	Maybe	Probably Not	Definitely Not
I know ways people earn money.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My education and skills can help me earn money.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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## Lesson 3: Earnings (Intermediate)

### End of Lesson Assessment




Based on the information I learned:

	Definitely	Maybe	Probably Not	Definitely Not
I know ways people earn money.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My education and skills can help me earn money.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## Lesson 3: Earnings (Lower)

### End of Lesson Assessment

Based on the information I learned:




			
I know ways people earn money.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can find ways to earn money.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

----- SEPARATE HERE -----

## Lesson 3: Earnings (Lower)

### End of Lesson Assessment

Based on the information I learned:

			
I know ways people earn money.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can find ways to earn money.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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## Lesson 4: Understanding Needs and Wants

### Lesson Objectives

- Discuss needs, wants, and priorities.
- Distinguish between items and articulate whether it is a need or want

### Introduction and Opening Questions

This lesson will provide an opportunity for students to determine and discuss needs and wants.

- Introduce the lesson by asking the children to define need, want, and value.
- Ask the children to share examples of a need and a want. Children will likely disagree with some examples presented. Remind them that they don't have to agree, there are no right or wrong answers. Think of differences of opinion as an opportunity to talk about individual values and preferences as well as the item and discuss what/why they think about the item.

### Key Points

- A need is something that we require to live
- A want is a desire or thing we enjoy/like – that makes life more enjoyable
- Our values help us judge items as needs or wants
- Distinguishing between needs and wants help us to identify our priorities
- While there will always be something we want, there are many things we already have and several free things that we strongly value

### Materials

Blue painters or masking tape

Writing utensils (pens/pencils)

Paper

*Needs and Wants* worksheet

Chart or large paper

Markers/highlighters (yellow, green, blue)

*List of needs and wants*

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## Activities

### **Activity 1: Jump the Line (Individual)**

- Create a long line/continuum, separating the room, by applying painters or masking tape to the floor. The line should be long enough for all participants to stand on at once.
- Place a sign on either side of the line or wall; one sign should read **Need**. The opposite side should read **Want**.
- Ask children to stand on the line. As you read an item from the *List of Needs and Wants* on the next page (or from your own developed list), children should determine whether the item is a need or want. Once they decide, they should jump from the line to the appropriate side towards need or want. Over time you may want to modify this list, consider adding things you often hear participants discussing.
- Ask the children to jump to the needs or wants side based on whether they think the item is a need or want. If they are unsure or think it might be both, they can remain on the line.
- If you see that the children disagree about a particular item, take a moment to ask why one believes it is a need, want, or might be both. Try to get different opinions and stimulate a conversation.
- Continue play until you read all items from the list
- Once complete, ask students about the experience. Were they surprised which items most agreed upon or disagreed with?
  - Ask whether they changed their minds after hearing comments from others?

## List of Needs and Wants

Food	Paper	Toothbrush	Ice cream	Mountains
Sofa	Cable TV	Internet	Trash cans	Popcorn
Movies	Pizza	Fresh air	Green grass	Chocolate
Backpack	Rain	Money	Warm socks	Shelter
Light source	Blankets	Bed	Transportation	Education
Coffee	Clothing	Boots	Snow	Piano
Iphone	Pencil	Computer	Hugs	Rivers
Vegetables	Music	Phone case	Love	Pet Food
Medicine	Eyeglasses	Soccer	Friendship	New jeans
Home	Dog	Fish	Savings account	College savings

## Activity 2: My Needs and Wants (Individual)

- Ask the children to list their personal needs and wants on a piece of paper.
- After they draft the list, ask the children to divide their lists in to categories using different color markers or highlighters:
  - a. Highlight in yellow if they don't have item but would like to buy/get it (e.g. new video game).
  - b. Highlight in green if they currently have the item (e.g. book, pet).
  - c. Highlight free items in blue (e.g. air, hugs, love).
- Facilitate a discussion between the students about items that others may also list. For example, ask what items were colored blue, indicating free.
  - Was there an item on your list that you said was a need, but someone else thought it was a want? Why?

Needs

Wants



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### Lesson Summary/Closure

- Our values help us judge items as needs or wants.
- Distinguishing between needs and wants help us to identify our priorities.
- While there will always be something we want, there are many things we already have and several free things that we strongly value.

## Lesson 4: Understanding Needs and Wants (Intermediate)

### End of Lesson Assessment

Based on the information I learned:

	Definitely	Maybe	Probably Not	Definitely Not
I know the difference between a need and a want.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I will think about my needs and wants before buying something.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

----- SEPARATE HERE -----

## Lesson 4: Understanding Needs and Wants (Intermediate)

### End of Lesson Assessment

Based on the information I learned:




	Definitely	Maybe	Probably Not	Definitely Not
I know the difference between a need and a want.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I will think about my needs and wants before buying something.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



## Lesson 4: Understanding Needs and Wants (Lower)

### End of Lesson Assessment

Based on the information I learned:




			
I can name a need.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can name a want.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

----- SEPARATE HERE -----

## Lesson 4: Understanding Needs and Wants (Lower)

### End of Lesson Assessment

Based on the information I learned:

			
I can name a need.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can name a want.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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## Lesson 5: Budgeting

### Lesson Objectives

Budgets are personal plans for spending and saving income. In this section, students have the opportunity to see how budgets allow individuals to balance their expenses with their income. Students will do simple calculations involving percents, and identify the steps to making good financial decisions.

### Introduction and Opening Questions

Use these or similar questions to start your students thinking about this concept and how it relates to them:

- Describe a time you wrote down a plan to do something.
- If you've written a plan, how did writing down your ideas on paper help you? If you haven't, how do you think it could help you?
- What are some reasons you might want to have a written plan for how you are going to spend your money?

### Key Points

- Budgeting means creating a written plan for how to use your money.
- Creating a budget is easy. You write down on paper how much money you have coming in, and what you will spend, on a weekly or monthly basis.
- Budgeting your money helps to ensure you can pay for all of your needs before you spend on your wants.
- A budget can help you identify items that cost too much and to prepare for future expenses.
- Each person's needs and wants are a little different, so create a budget that makes sense for you.

## Activity 1: Shopping With a Budget

Imagine that you've saved what you can from your allowance for a long time. Now it's time to go shopping at the mall! Let's say you've budgeted \$100 to spend. You've also made a list of what you'd like to buy. Keeping your budget in mind, buy what you like—and as many of the items as you like! If your merchandise costs more than \$100, you'll have to choose which items to return so that you'll stick to your budget.



Shirt  
\$12



Scooter  
\$45



Headphones  
\$38



Sweatshirt  
\$16



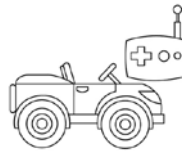
Book  
\$7



Athletic Shoes  
\$50



Backpack  
\$19



Toy  
\$17



Video Game  
\$29

1. Create a couple shopping lists that will come close to \$100 without going over \$100.
2. Would having a plan or list before you go to the store be helpful? Why or why not?

## Activity 1: Shopping With a Budget (Instructor's Copy)

Imagine that you've saved what you can from your allowance for a long time. Now it's time to go shopping at the mall! Let's say you've budgeted \$100 to spend. You've also made a list of what you'd like to buy. Keeping your budget in mind, buy what you like—and as many of the items as you like! If your merchandise costs more than \$100, you'll have to choose which items to return so that you'll stick to your budget.



Shirt  
\$12



Scooter  
\$45



Headphones  
\$38



Sweatshirt  
\$16



Book  
\$7



Athletic Shoes  
\$50



Backpack  
\$19



Toy  
\$17



Video Game  
\$29

1. Create a couple shopping lists that will come close to \$100 without going over \$100.
  - *Scooter and 2 shirts* ( $\$45 + \$12 + \$12 = \$69$ ).
  - *Scooter and 1 pair of athletic shoes* ( $\$45 + \$50 = \$95$ )
  - *Scooter and 1 headphones* ( $\$45 + \$38 = \$83$ )
  - *1 pair of athletic shoes, 1 video game, 2 books* ( $\$50 + \$29 + \$7 + \$7 = \$93$ )
2. Would having a plan or list before you go to the store be helpful? Why or why not?
  - *Help to stay in budget*

---

## Activity 2: Jump the Line

- Create a long line/continuum, separating the room, by applying painters or masking tape to the floor. The line should be long enough for all participants to stand on at once.
- Place a sign on either side of the line or wall; one sign should read **True**. The opposite side should read **False**.
- Ask children to stand on the line. As you read a phrase or statement about budgeting, children should determine whether the statement is true or false. Once they decide, they should jump from the line to the appropriate side towards true or false.
- Ask the children to jump to the true or false side once they hear the entire statement. If they are unsure or think it might be both, they can remain on the line.
- If you see that the children disagree about a particular item, take a moment to ask why one believes it is true versus false, or might be both. Try to get different opinions and stimulate a conversation.
- Continue play until you read all statements from the list.
- Once complete, ask students about the experience. Were they surprised which items most agreed upon or disagreed with?
  - a. Ask whether they changed their minds after hearing comments from others?

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**List of Statements:**

1. Budgeting or creating a spending plan is a good way to manage your money. (T)
2. Creating a budget is easy. (T or F)
3. Budgeting is free money. (F)
4. A budget or spending plan is something that you have control over. (T)
5. Each person's needs and wants are a little different, so it is important to create a budget that makes sense to you. (T)
6. Late fees are always charged when you use a budget. (F)
7. A written plan helps you think about how you will spend your money. (T)
8. A budget can help you identify items that cost too much and to prepare for future expenses. (T)
9. A personal budget includes your credit score. (F)
10. Having a shopping list can sometimes be a bad thing. (T)
11. A spending plan can help you determine the most important things to buy and help you identify the approximate cost. (T)
12. If you only have \$50 to purchase school clothes, a spending plan will help you find coupons. (F)
13. A spending plan will help you borrow money from a bank. (T or F)
14. Not using a budget or spending plan is a serious thing. (T or F)
15. Budgets are personal plans for spending and saving income. (T)



---

## Activity 2: Build Your Own Budget (Intermediate)

### **Instructions:**

1. Start by listing the money you have available on the first line in column “D.”
2. On the next line, in column “B,” enter your income. Income is money you receive, usually for doing work.
3. Now, add your income to your available money in column “D.”
4. On the next lines, in column “A,” enter the names of the items you will spend your money on. Those are your expenses. Write the dollar amount of each expense in column “C.”
5. Now, subtract the amount of each expense from the money you have available in column “D.” The total is the new amount of money you now have available.
  - What will you do with any extra money you have available after you have identified all the items you will spend your money on?
  - What will you need to do if you don’t have enough money available for all the items you want or need?



Here is a sample personal budget for you to complete.

[illegible]



## Build Your Own Budget Worksheet (Instructor's Copy)

Use the sample Personal Budget below to allow your students to make decisions about spending and saving. Provide students with a fictitious allowance amount. You can vary the amounts for different students, depending on their mathematical skill levels. You may choose to designate specific categories of the budget, or you can leave those designations up to your students.

When students have finished creating their budgets, be sure to check them for mathematical accuracy. Sharing how students decide to allocate their income is an important part of learning how to make wise financial decisions about their money.

### **Example:**

Monthly Budget for: <b>Zing A. Ling</b>			
A Description	B Income (+)	C Expense (-)	D \$ Available
Earnings	\$ 128		\$ 128
Gas		\$ 26	\$ 102
Food		\$ 50	\$ 52
Video Games		\$ 10	\$ 42
Movies		\$ 20	\$ 22
Music		\$ 16	\$ 6
<b>Total</b>	\$ 128	\$ 122	\$ 6



---

**Instructions:**

1. Start by listing the money you have available on the first line in column “D.”
2. On the next line, in column “B,” enter your income. Income is money you receive, usually for doing work.
3. Now, add your income to your available money in column “D.”
4. On the next lines, in column “A,” enter the names of the items you will spend your money on. Those are your expenses. Write the dollar amount of each expense in column “C.”
5. Now, subtract the amount of each expense from the money you have available in column “D.” The total is the new amount of money you now have available.
  - What will you do with any extra money you have available after you have identified all the items you will spend your money on?
  - What will you need to do if you don’t have enough money available for all the items you want or need?



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## Lesson 5: Budgeting (Intermediate)

### End of Lesson Assessment

Based on the information I learned:

	Definitely	Maybe	Probably Not	Definitely Not
A budget is a personal plan for spending and saving money.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can create a spending plan.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

----- SEPARATE HERE -----



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## Lesson 5: Budgeting (Intermediate)

### End of Lesson Assessment




Based on the information I learned:

	Definitely	Maybe	Probably Not	Definitely Not
A budget is a personal plan for spending and saving money.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can create a spending plan.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## Lesson 5: Budgeting (Lower)

### End of Lesson Assessment

Based on the information I learned:




			
A budget is a personal plan for spending and saving money.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can create a spending plan.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

----- SEPARATE HERE -----

## Lesson 5: Budgeting (Lower)

### End of Lesson Assessment

Based on the information I learned:

			
A budget is a personal plan for spending and saving money.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can create a spending plan.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

---

## Lesson 6: Saving and Me

### Lesson Objectives

- Recognize the services banks provide and how to use these institutions and their services more effectively
- *The mathematical objective* of this unit is for students to compute the sum or difference of whole numbers and positive decimals to two places.

### Opening Questions

Use these or similar questions to start participants thinking about this concept and how it relates to them:

- Are you saving money for something you want or need? Describe how you are managing to save money.
- In your opinion, what's the best thing about saving your money?
- Why would you recommend opening a savings account to someone who doesn't have one yet?
- Let's say you have some money in a savings account, and you want to take some of the money out. Where would you go to do that, and what would you have to do?
- Even though the purpose of the account is to save money, why might it be necessary to withdraw money from a savings account?
- What do the initials "ATM" stand for, and what's the purpose of an ATM? What banking transactions can people do at an ATM?
- What do we mean when we say we're "keeping track" of something? Are there things you keep track of? How do you do it?
- If you open a savings account, and start putting money in and taking money out, who's going to keep track of how much you have in the account?
- How will you be sure the bank records for your savings account are correct?

### Key Points

- Saving means putting money aside for a future use. Banks and other financial institutions offer incentives for people to keep their savings in savings accounts. These incentives are referred to as "earning interest."

- The amount of interest people will earn depends on the type of savings account they have, which financial institution has the account, and how long they keep their money in the account.
- If you want to be a better saver, try this: Pay yourself first. In other words, whenever you receive money, put some of it into your savings account right away. That's the best way to be sure you won't spend it on things you don't really want or need.
- There are many different savings accounts available, so do some research to determine which account is best for you.
- Each person's needs and wants are a little different, so create a budget that makes sense for you.
- You can withdraw money from a savings account by seeing a teller at the bank or by using an ATM.
- If you withdraw money at a teller's window, you'll need to show a piece of photo ID.
- In order to use an ATM, you need to apply at the bank. The bank will issue you an ATM card and a Personal Identification Number, or PIN. Your PIN is a secret code that only you should know. (If someone else knows your PIN, they might be able to take money out of your account!) Never tell anyone or write down your PIN.
- At an ATM, withdrawals are usually in increments of \$20. Deposits can be in any amount.
- Because ATMs issue cash, always be alert and aware of people around you when using an ATM.
- Relate what students have learned about managing their money in the Budgeting unit to withdrawing money from a savings account. When might it be necessary to withdraw money from a savings account?
- As part of the service they provide, banks keep track of their customers' savings accounts. However, it is the account holder's responsibility to also keep track of all the transactions on the account.
- When you open a savings account, the bank provides you with a savings account register to track your deposits and withdrawals.
- It's important for students to use their savings account registers, and to make careful, accurate calculations.

- 
- Part of good money management is keeping careful records of deposits and withdrawals from bank accounts. It's essential to make careful calculations in order to be certain of the exact balance in your savings account.

### Materials

Paper

*Savings Deposit* worksheet

*Savings Withdrawal* worksheet

*Savings Register* worksheet

Writing utensils (pens/pencils)

*My Savings Goals* worksheet

*Money Bingo Card*



## My Savings Goals (Lower)

Draw pictures of three things you want to save for.

How do you know how much money is in your account?

Where do you save your money? Draw a picture of where you save your money (piggy bank, drawer, bank account, etc.).





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### Activity 1 (Intermediate)

*To put money in your savings account at the bank, you fill out a deposit slip. A deposit slip is a form used to record the details of the transaction. Once you've filled out the deposit slip, you give it to the bank teller, who will take care of the rest. You're done!*

Students use the following worksheet to practice filling in a savings deposit slip.

## Savings Deposit Worksheet

A deposit slip is a form you complete to put money in your account. Let's fill one out right now to put \$25 in a practice account.

- Write today's date in the space marked "A."
- Write your account number on the line marked "B." (Since this is just for practice, you'll need to create your own account number.)
- If you are depositing cash, put the total amount in the box marked "C."
- If you're depositing checks, enter the check amounts in the space marked "D."
- Then add up everything and enter the total at the bottom in the space marked "E."

<b>Deposit:</b> (Check one) <input type="checkbox"/> Checking <input type="checkbox"/> Savings		<b>Date</b>	
<b>Checking or savings account number</b>		<b>Cash</b>	
<div style="display: flex; gap: 10px;"> <div style="border: 1px solid black; width: 40px; height: 20px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px;"></div> </div>		<div style="display: flex; gap: 10px;"> <div style="border: 1px solid black; width: 40px; height: 20px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px;"></div> <div style="border: 1px solid black; width: 40px; height: 20px;"></div> </div>	
<b>Name</b>		<b>Total Checks</b>	
<b>Address</b>		<b>Subtotal</b>	
<b>Please sign in teller's presence</b>		<b>Less Cash Received</b>	
		<b>Total \$</b>	

## Savings Deposit Worksheet (Instructor's Copy)

A deposit slip is a form you complete to put money in your account. Let's fill one out right now to put \$25 in a practice account.

- Write today's date in the space marked "A."
- Write your account number on the line marked "B." (Since this is just for practice, you'll need to create your own account number.)
- If you are depositing cash, put the total amount in the box marked "C."
- If you're depositing checks, enter the check amounts in the space marked "D."
- Then add up everything and enter the total at the bottom in the space marked "E."

<b>Deposit:</b> (Check one) <input type="checkbox"/> Checking <input checked="" type="checkbox"/> Savings		<b>Date</b> March 17, 2007	
<b>Checking or savings account number</b> 1 2 3 4 5 6 7 8 9 0		<b>Cash</b> 25.00	
<b>Name</b> Zing A. Ling		<b>Total Checks</b> .00	
<b>Address</b> 100 Milky Way		<b>Subtotal</b>	
<b>Please sign in teller's presence</b> Zing A. Ling		<b>Less Cash Received</b>	
		<b>Total \$</b> 25.00	



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### Activity 2 (Intermediate)

Students use the following worksheet to practice savings withdrawals. The teacher's copy of this activity follows the students' worksheet.

## Savings Withdrawal Worksheet

Here is a sample savings account withdrawal slip. Fill out the slip to withdraw \$10. Be sure to include all the necessary information on the slip.

- Write today's date in the space marked "A."
- Print your name on the line marked "B."
- Write your savings account number on the line marked "C." (Since this is just for practice, you'll need to create your own account number.)
- Write the withdrawal amount in numbers on the line marked "D."
- Write the amount you wish to withdraw (in words) on the line marked "E."
- Write your signature on the line marked "F."

Checking, Savings, Money Market Access account number		<b>Withdrawal Slip</b>	
<b>C</b>	<div style="border: 1px solid black; display: inline-block; width: 100px; height: 20px;"></div> <div style="border: 1px solid black; display: inline-block; width: 100px; height: 20px;"></div>	<b>D</b>	<div style="display: flex; align-items: center;"> <span style="font-size: 2em; margin-right: 5px;">\$</span> <div style="border: 1px solid black; display: inline-block; width: 150px; height: 20px; position: relative;"> <span style="position: absolute; right: -10px; top: 50%; transform: translateY(-50%);">.</span> </div> </div>
<b>A</b>	<div style="border: 1px solid black; height: 20px;"></div>		
<b>B</b>	<div style="border: 1px solid black; height: 20px;"></div>		
<b>E</b>	<div style="border: 1px solid black; height: 20px;"></div>		
		<b>dollars</b>	
<b>Bank</b> <b>Street Address</b> <b>City, State 12345</b>		<div style="display: flex; align-items: center;"> <div style="border: 1px solid black; width: 100px; height: 20px; margin-right: 10px;"></div> <div style="text-align: center;"> <b>F</b> </div> </div>	
		<b>Signature (sign in presence of bank teller)</b>	

1. You have \$226.50 in your savings account. If you withdraw \$40, how much will you have left in your savings account?
2. Next week you'll deposit a check for \$57.62. How much will you have in your savings account then?

## Savings Withdrawal Worksheet (Instructor's Copy)

Here is a sample savings account withdrawal slip. Fill out the slip to withdraw \$10. Be sure to include all the necessary information on the slip.

- Write today's date in the space marked "A."
- Print your name on the line marked "B."
- Write your savings account number on the line marked "C." (Since this is just for practice, you'll need to create your own account number.)
- Write the withdrawal amount in numbers on the line marked "D."
- Write the amount you wish to withdraw (in words) on the line marked "E."
- Write your signature on the line marked "F."

Checking, Savings, Money Market Access account number		Withdrawal Slip	
<b>C</b>	<div style="border: 1px solid black; display: flex; justify-content: space-between;"> <span>1 2 3 4</span> <span>5 6 7 8 9 0</span> </div>	<b>D</b>	<div style="border: 1px solid black; display: flex; align-items: center;"> <span>\$</span> <div style="border: 1px solid black; padding: 2px 5px; margin: 0 5px;"> <div style="border-bottom: 1px solid black; width: 100%;"></div> <div style="border-bottom: 1px solid black; width: 100%;"></div> <div style="border-bottom: 1px solid black; width: 100%;"></div> <div style="border-bottom: 1px solid black; width: 100%;"></div> <div style="border-bottom: 1px solid black; width: 100%;"></div> <div style="border-bottom: 1px solid black; width: 100%;"></div> </div> <span>10.00</span> </div>
<b>A</b>	<div style="border: 1px solid black; padding: 2px;"> Date July 7, 2007 </div>		
<b>B</b>	<div style="border: 1px solid black; padding: 2px;"> Name (please print) Zing A. Ling </div>		
<b>E</b>	<div style="border: 1px solid black; padding: 2px;"> Ten and 00/100 dollars </div>		
<div style="border: 1px solid black; padding: 2px;"> Bank Street Address City, State 12345 </div>		<b>F</b>	<div style="border: 1px solid black; padding: 2px;"> Zing A. Ling Signature (sign in presence of bank teller) </div>

1. You have \$226.50 in your savings account. If you withdraw \$40, how much will you have left in your savings account? **(\$186.50)**
2. Next week you'll deposit a check for \$57.62. How much will you have in your savings account then? **(\$244.12)**



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### Activity 3 (Intermediate)

Students use the following worksheet to practice recording transactions in a savings register.

## Savings Register Worksheet

Use the information below to fill in a sample savings account register. Remember, when you make a withdrawal (that is, take money out of your savings account), you subtract. When you make a deposit (put money into your savings account), you add. When you get the bank's monthly statement, be sure to recheck your computation to be sure your records agree with the bank's records.

### Instructions:

- First, write the date of the transaction in the column marked "A."
- Now, fill in the description of each transaction in the column marked "B." In the top row, describe whether it was a withdrawal or deposit, and indicate whether it was at an ATM. In the second row, describe what the withdrawal was for, or where the deposit funds came from, such as babysitting money or a gift.
- If it's a withdrawal, write the amount in the column marked "C."
- If it's a deposit, write the amount in the column marked "D."
- As you add or subtract each amount, write your current balance in the column marked "E."

### Transaction information:

1. On 10/4, a cash withdrawal of \$15.
2. On 10/15, a deposit of \$10 of babysitting money.
3. On 10/31, a withdrawal of \$25 to buy headphones.
4. On 11/3, a deposit of \$40 of birthday gift money.

Savings Register						BALANCE FORWARD	
DATE	DESCRIPTION	WITHDRAWAL		DEPOSIT		\$172	50

**A**
**B**
**C**
**D**
**E**



## Savings Register Worksheet (Instructor's Copy)

Use the information below to fill in a sample savings account register. Remember, when you make a withdrawal (that is, take money out of your savings account), you subtract. When you make a deposit (put money into your savings account), you add. When you get the bank's monthly statement, be sure to recheck your computation to be sure your records agree with the bank's records.

### Instructions:

- First, write the date of the transaction in the column marked "A."
- Now, fill in the description of each transaction in the column marked "B." In the top row, describe whether it was a withdrawal or deposit, and indicate whether it was at an ATM. In the second row, describe what the withdrawal was for, or where the deposit funds came from, such as babysitting money or a gift.
- If it's a withdrawal, write the amount in the column marked "C."
- If it's a deposit, write the amount in the column marked "D."
- As you add or subtract each amount, write your current balance in the column marked "E."

### Transaction information:

- On 10/4, a cash withdrawal of \$15.
- On 10/15, a deposit of \$10 of babysitting money.
- On 10/31, a withdrawal of \$25 to buy headphones.
- On 11/3, a deposit of \$40 of birthday gift money.

Savings Register					BALANCE FORWARD	
DATE	DESCRIPTION	WITHDRAWAL		DEPOSIT		
					\$172	50
10/4	Cash withdrawal	15	00		-15	00
					157	50
10/15	Babysitting money			10	+10	00
					167	50
10/31	Headphones	25	00		-25	00
					142	50
11/3	Birthday gift money			40	+40	00
					182	50
<b>A</b>	<b>B</b>	<b>C</b>		<b>D</b>	<b>E</b>	

### Activity 4: Money Bingo

Students create “bingo cards” to reinforce new vocabulary and concepts related to money, banking, and finances. A sample bingo card follows.

Students are given the following or a similar list to use to fill in their own bingo cards:

ATM	Income	\$20.00
Bank	Interest	\$30.00
Budget	Responsibility	Wants
Credit	Sales Tax	Withdraw
Deposit	Savings Account	
Five (5)	Six (6)	

After students have created their own bingo cards, the teacher or “caller” uses the following definitions for students to mark on their cards. When a student has four in a row, they call out “bingo.” The teacher verifies that the student has marked off the correct terms.

1. A financial institution that handles money, including keeping it for saving or commercial purposes, and exchanging, investing, and supplying it for loans. **(BANK)**
2. A monthly or yearly spending and savings plan developed by a person, family or business. **(BUDGET)**
3. If Zing earns \$5.00 each time he baby sits, how many times will he need to baby sit to have \$26 to buy gas for his spaceship? **(SIX)**
4. To put money into your bank account. **(DEPOSIT)**
5. For an individual, the amount of money received during a period of time, including money received in exchange for labor or services, from the sale of goods or property, or as profit from financial investments. **(INCOME)**
6. Zing earns \$2.00 each time he does an errand for his neighbor. How many times did he do an errand if he earned \$10? **(FIVE)**
7. To take money out of an account. **(WITHDRAW)**
8. Things you can budget for if there is money left over after you buy what you need. **(WANTS)**



- 
9. A tax charged by the state or city on the price of an item. **(SALES TAX)**
  10. Automated Teller Machine. **(ATM)**
  11. A bank account that allows a customer to deposit and withdraw money and earn interest on the balance. **(SAVINGS ACCOUNT)**
  12. You had \$145.72 in your Savings Account. After making a deposit, you now have \$165.72 in that account. How much was the deposit that you made? **(\$20.00)**
  13. The balance in Zing's Checking Account Register is \$120.75. After writing a check, the balance in Zing's Checking Account is now \$90.75. For how much was the check that Zing wrote? **(\$30.00)**
  14. The password to good credit. **(RESPONSIBILITY)**
  15. When a bank or business allows its customers to purchase goods or services on the promise of future payment. **(CREDIT)**
  16. The amount of money paid by a borrower to a lender in exchange for the use of the lender's money for a certain period of time. **(INTEREST)**

## Money Bingo Card

B	I	N	G	O

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### Lesson Summary/Closure

- Saving means putting money aside for a future use. Banks and other financial institutions offer incentives for people to keep their savings in savings accounts. These incentives are referred to as “earning interest.”
- The amount of interest people will earn depends on the type of savings account they have, which financial institution has the account, and how long they keep their money in the account.
- If you want to be a better saver, try this: Pay yourself first. In other words, whenever you receive money, put some of it into your savings account right away. That’s the best way to be sure you won’t spend it on things you don’t really want or need.
- When you open a savings account, the bank provides you with a savings account register to track your deposits and withdrawals.
- Part of good money management is keeping careful records of deposits and withdrawals from bank accounts. It’s essential to make careful calculations in order to be certain of the exact balance in your savings account.



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## Lesson 6: Saving and Me (Intermediate)

### End of Lesson Assessment

Based on the information I learned:

	Definitely	Maybe	Probably Not	Definitely Not
Saving means putting money aside for a future use.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
To be a better saver, pay yourself first.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

----- SEPARATE HERE -----



A public service  
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## Lesson 6: Saving and Me (Intermediate)

### End of Lesson Assessment




Based on the information I learned:

	Definitely	Maybe	Probably Not	Definitely Not
Saving means putting money aside for a future use.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
To be a better saver, pay yourself first.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## Lesson 6: Saving and Me (Lower)

### End of Lesson Assessment

Based on the information I learned:




			
Saving means putting money aside for a future use.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
To be a better saver, pay yourself first.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

----- SEPARATE HERE -----

## Lesson 6: Saving and Me (Lower)

### End of Lesson Assessment

Based on the information I learned:

			
Saving means putting money aside for a future use.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
To be a better saver, pay yourself first.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

---

## Opening a Savings Account

### What to Bring

A parent or guardian must accompany a person under 18. They must bring 2 forms of current identification, with photo, including:

- Driver's license or State ID
- Passport
- U.S. Military ID
- Alien Registration card
- Matricula Consular card

**OR** they may bring 1 item from the above list **and** a major credit card or gas card.

The student may be asked to provide 1 of the following current IDs with photo, such as:

- Student ID
- Passport

### ***PLUS***

- Social Security number or individual tax ID number (ITIN)
- Money to deposit (ask if there's a minimum)

*Bank requirements may vary, so ask your local bank what they require.*



## Lesson 7: Credit and You

### Lesson Objectives

- Investigate the concepts of credit and credit cards
- Identify the benefits and costs of consumer credit and recognize the importance of responsible use of credit.

### Introduction and Opening Questions

Use these or similar questions to start your students thinking about this concept and how it relates to them:

- What does it mean to “take personal responsibility” for something? Give an example of a situation where you have taken responsibility for making sure something got done.
  - Taking personal responsibility is absolutely essential when it comes to credit. Taking personal responsibility means keeping your promise to pay back the money you owe.
- How do you know if someone will keep a promise to you? If someone were to break a promise, how would you feel the next time he or she makes a promise?
- Have you ever borrowed money from someone? What kind of agreement did you make with them about paying the money back? Did you keep your promise?
- Have you ever loaned money to someone? What kind of agreement did you make about getting paid back? Did you put your agreement in writing?

### Key Points

#### **Credit: The importance of personal responsibility**

- Credit refers to the ability of a person or a business to borrow money from a lender with the intent, or promise, to pay the money back.
- Earning credit requires earning people’s trust. When you borrow money from a parent, guardian, neighbor, or friend, you usually promise to pay it back by a certain time. They lend you the money because they trust you to keep your promise.

- Not everyone can borrow money from a bank. Credit is a privilege—and it's granted only to those who have demonstrated their ability to manage their money.

To earn credit, you first have to show lenders that you're a good money manager. If you stick with your budget and manage your savings and checking accounts responsibly, you'll have what it takes to get credit in the future.

### Credit cards

- When you use a credit card to make purchases, it means a lender is lending you money and allowing you to pay it back over time. But the lender puts a limit on how much you may spend, or charge, on your card. This is called your **credit limit** or **spending limit**.
- When you use a credit card—say, to purchase a computer—you're taking responsibility to pay the money back. You can pay it all at once or in monthly payments. When you pay it back over time, you generally will have to pay **interest**. With credit, like loans and credit cards, you have to pay interest. And with credit cards, the **interest rate** can be very high.
- When you have a credit card, each month you have to pay what's called the **minimum payment**. The lender will calculate how much that is. The minimum payment is the least amount of money you can pay on your credit card every month. But think about it: the slower you pay, the more interest you'll have to pay every month. Interest is charged on every cent of the money you borrowed that you haven't repaid yet. When you buy something with a credit card and take time to pay it back, you end up paying more for your purchase than if you'd bought it with cash or repaid your balance more quickly.
- Credit cards are good when you're buying something you know you can pay back quickly, or for emergencies. The goal is to pay the money back as quickly as possible.

### Loans

- With loans, you borrow all the money you need—all at once—and pay it back monthly. With loans, you also have to pay interest—but it's usually less interest than you'd pay with a credit card. It's good to shop around for a loan with the lowest interest rate.
- Loans are great if you're buying very expensive things like cars and homes. If you've been responsible with your credit, banks will be more likely to give you a loan.

---

### Debit and Credit Cards (Lower)

A debit card is attached to your banking account. This uses your personal money immediately. Design your debit card below.

A credit card is a loan. You are borrowing money and if you do not pay the full amount back, you may pay interest on what you borrowed. Design your credit card below.

### Activity: Purchasing Worksheet (Intermediate)

Students use the following worksheet to compare purchasing with cash and credit. The teacher's copy of this activity follows the students' worksheet.

1. You want to purchase video games that are advertised at \$100. Compute the total cost of the video games including 5% sales tax.
2. Now, let's say you want to purchase \$100 video games using a credit card. If you don't pay the entire cost of the video games when the first bill comes, the bank will charge you interest. Let's say you have budgeted \$20 a month to pay for the video games. Assuming that the credit card interest is at 15% a year (1.25% a month), look at the table below to see how quickly this interest adds up!

<b>Video games and the Cost of Interest</b>				
Month	Principal	Amount Paid	Interest	Balance
1	105.00	20.00	.00	85.00
2	85.00	20.00	1.31	66.31
3	66.31	20.00	1.08	47.39
4	47.39	20.00	.84	28.23
5	28.23	20.00	.60	8.83
6	8.83	8.83	.00	.00

3. How much would the bank charge in interest over the 6 months?

### Purchasing Worksheet (Intermediate) (Instructor's Copy)

1. You want to purchase video games that are advertised at \$100. Compute the total cost of the video games including 5% sales tax. **(\$105)**

*Hint: Multiply  $\$100 \times .05$  (5%) to calculate the sales tax.*

2. Now, let's say you want to purchase \$100 video games using a credit card. If you don't pay the entire cost of the video games when the first bill comes, the bank will charge you interest. Let's say you have budgeted \$20 a month to pay for the video games. Assuming that the credit card interest is at 15% a year (1.25% a month), look at the table below to see how quickly this interest adds up!

Video games and the Cost of Interest				
Month	Principal	Amount Paid	Interest	Balance
1	105.00	20.00	.00	85.00
2	85.00	20.00	1.31	66.31
3	66.31	20.00	1.08	47.39
4	47.39	20.00	.84	28.23
5	28.23	20.00	.60	8.83
6	8.83	8.83	.00	.00

3. How much would the bank charge in interest over the 6 months? **(\$3.83)**

*Hint: Add up the amounts in the interest column of the chart.*

## Lesson 7: Credit and You (Intermediate)

### End of Lesson Assessment

Based on the information I learned:

	Definitely	Maybe	Probably Not	Definitely Not
Earning credit means earning trust.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can identify benefits and costs of credit.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

----- SEPARATE HERE -----

## Lesson 7: Credit and You

### End of Lesson Assessment




Based on the information I learned:

	Definitely	Maybe	Probably Not	Definitely Not
Earning credit means earning trust.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can identify benefits and costs of credit.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## Lesson 7: Credit and You (Lower)

### End of Lesson Assessment

Based on the information I learned:




			
Earning credit means earning trust.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Credit is the ability to borrow money.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

----- SEPARATE HERE -----

## Lesson 7: Credit and You (Lower)

### End of Lesson Assessment

Based on the information I learned:

			
Earning credit means earning trust.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Credit is the ability to borrow money.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

---

## Lesson 8: Planning for a Pet

### Lesson Objectives

- Discuss financial considerations of having a pet
- Apply decision-making principles to saving and caring for a pet

### Introduction and Opening Questions

This lesson will explain the considerations and decision-making process of saving and caring for a pet. Often times, people think about food when considering the expenses related to pet ownership. In fact, most people underestimate the true cost of pet ownership.

- Do you have a pet? What expenses might you have with pet ownership?
- If you want to have a pet, have you considered how you will get your pet? Will you purchase, adopt, or might someone give a pet to you?
- Have you considered the costs for caring for your pet?

### Key Points

- 1) Watch Super Simple Songs, *I Have a Pet* video found here:  
<https://www.youtube.com/watch?v=pWepfJ-8XUo>
- 2) Engage participants in a discussion about pets they enjoy. If they want a pet, what is the first thing they should do? The key discussion points are:
  - a) Some of you are thinking of having a pet. You may be saving money for a pet. Before you commit to the decision of pet ownership, seriously ask yourself whether you are ready and willing to be responsible for the pet. A pet can be fun, but it also requires your commitment to care for and have money for important pet needs.
  - b) If after some careful attention, you decide to get a pet, be sure to do some research and really think it through. Be realistic. A pet can be a huge expense and a major responsibility. Take the process step-by-step and you'll be fine. Start by asking yourself these questions:
    - i) What kind of pet do you want? Why this type of pet? Consider any allergy or other medical issues that may influence that decision.



- ii) What might you need to purchase for your pet? To bring your pet home and on a regular basis. For example, if you want a dog, you may need to purchase food and dog toys.

## Materials

Bean Game board

Small bag of beans or candy (for game play)

Writing utensils (pens/pencils)

Blank paper

## Activities

### **Activity 1: My Ideal Pet**

When we think about our pets, we think about the love we give them and the happiness they give us. Think about the pet you have or the pet you want and draw a picture. Be creative... use color, add details. Let your imagination run wild.

Be sure to include the items that your pet needs to survive and have a good quality of life. Before you begin, what are some of the things that you might include?

### **Activity 2: Can I Afford a Dog?**

Thinking back to our pet... we give them love and they give us happiness. That's all that matters, right? Maybe not... Let's think about pet ownership and consider the cost of owning a dog. Researchers have identified three main costs associated with dog ownership: purchase price, time commitment, and general costs of care<sup>1</sup>. First, you need to consider the price to buy or adopt the dog. You may want a special, high quality purebred or you may want to go to the shelter and get a mixed breed puppy that is in need of a home. Next, you need to consider the time commitment. Your dog will require a significant portion of your free time. Dogs need exercise, interaction, socialization, and basic housing needs. Finally, you need to consider the cost of responsible care, such as breed characteristics, medical history, and parental history. It is important to consider all the costs. *Note:* There are no right or wrong answers. This activity is designed to help youth think objectively about an important purchase and what they may need to contribute as well as what they need on a regularly basis to meet the pet's needs.

This activity works best in pairs, so that students can simulate real life choices more effectively, learning how decisions affect one another and how to compromise; however it can be used individually. Pass out the Bean Game board and a bag of 10 beans to each pair of students. It is helpful to have it laminated for repeated use.

- *In this activity, the beans represent money (limited financial resources). As consumers, we have a limited amount of money, or beans, but there is an unlimited amount of choices in the world, some of which are listed here.*
- *You and your partner will allocate your beans, (i.e. your money), based on your decisions. The circles on the board represent how many beans you must put down to make that choice.*

Together as a group, work through an example.

- *Let's look at the first category. Think about which options your dog may need. The first line is food – does your dog need food? What about the second line (vaccines, etc.)? Does your pet need vaccines, vitamins and heartworm. If there is a dispute, ask youth to share their perspective. Why might one pair think food and vaccines are necessary while others disagree?*
- *Discuss your ideas with your partner and listen to their ideas. Is this activity a need or a want? Do you agree on the activity? How will your own feelings and interest drive your decision*
  - *You have many options to choose from – some of which are free while the cost of others range quite a bit. What should you consider when making these choices?*
- *With your partner, come to an agreement on each item. What is important to you?*
- *If you make a choice that you want to change later, you can always come back. However, you may want to consider your needs and wants before beginning each category selection.*

Give the students about ten minutes to work on making their selections.

- *You'll have about ten minutes to make your financial decisions. Remember it is important for each of you to voice your opinion and preference to your partner. In life, we often have to discuss decisions with other family members and make compromises.*
- *Do you have any questions before we begin? Be sure to make a selection in each category and to use all of your beans.*
- *When all students are complete, tell them there's been a twist and give them 5 minutes to find a solution:*
  - *Now for a twist! There's been a cut back, and your income has been reduced. You will need to take away 4 beans. Discuss this new scenario and **together** decide what changes need to be made.*



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### Summary/Lesson Closure

Students should discuss some of their purchases and the choices they made. They should reflect on how they prioritized and managed their allotted beans (money). Ask the youth the following questions to promote discussion:

- What choices or compromises did you have to make?
- How did you adjust your budget?
- Why did you make the decisions you did?
- Would you make the same decision again? Why or why not?

<sup>1</sup> Foster & Smith (2017). Cost of Owning a Dog. Retrieved from [www.peteducation.com](http://www.peteducation.com)

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## My Ideal Pet

Draw a picture of your pet. Be sure to include pictures of all the things your pet will need. Be creative and use color.

# Can I Afford a Dog?

Many people overlook the costs associated with having a pet. Pretend you were adding a dog to your family today. With a partner, pick the things that you would want to have for your dog. It's important to think about all the costs that you need so you can be prepared.

Can I Afford a Dog?	
Food and Treats	<input type="checkbox"/> <input type="checkbox"/>
Vaccines, Vitamins, Heartworm	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Spay/Neuter	<input type="checkbox"/> <input type="checkbox"/>
Bed	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Chew Bones	<input type="checkbox"/>
Bowls	<input type="checkbox"/>
Leash	<input type="checkbox"/>
Flea control	<input type="checkbox"/>
Fence/Crate	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Dental care	<input type="checkbox"/> <input type="checkbox"/>
Waste disposal tools	<input type="checkbox"/>
Car restraint	<input type="checkbox"/> <input type="checkbox"/>
Looking Good	
Grooming	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Grooming Tools and Shampoo	<input type="checkbox"/> <input type="checkbox"/>
Training	
Professional Training	<input type="checkbox"/> <input type="checkbox"/>
Training Aids	<input type="checkbox"/>
Traveling	
Boarding	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
In-home Pet Sitter	<input type="checkbox"/> <input type="checkbox"/>
Ask family or friends for help	No Cost

## Lesson 8: Planning for a Pet (Intermediate)

### End of Lesson Assessment

Based on the information I learned:

	Definitely	Maybe	Probably Not	Definitely Not
I will consider my needs and wants before making a purchasing decision.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I understand the financial decision making process.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

----- SEPARATE HERE -----

## Lesson 8: Planning for a Pet (Intermediate)

### End of Lesson Assessment




Based on the information I learned:

	Definitely	Maybe	Probably Not	Definitely Not
I will consider my needs and wants before making a purchasing decision.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I understand the financial decision making process.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## Lesson 8: Planning for a Pet (Lower)

### End of Lesson Assessment

Based on the information I learned:




			
I will think about my needs and wants.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I will make sure I know all the costs of anything I want or purchase.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

----- SEPARATE HERE -----

## Lesson 8: Planning for a Pet (Lower)

### End of Lesson Assessment

Based on the information I learned:

			
I will think about my needs and wants.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I will make sure I know all the costs of anything I want or purchase.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

---

## Lesson 9: My Financial Plan

### Lesson Objectives

- Discuss basic budgeting strategies
- Review and evaluate financial decisions
- Create a spending plan for a goal

### Introduction and Opening Questions

Use these or similar questions to start students thinking about this concept and how it relates to them:

- What is money management?
- What is a financial decision?
- How do you make financial choices and decisions?

### Key Points

- Money management helps you know how much money you have and helps you plan how to use it. When people practice money management and have good credit, they are called responsible money managers.
- A good method of managing money is using a written spending plan. A spending plan can help youth of all ages clarify ideas and goals.
- When developing a spending plan, you have to consider:
  - How much money you have
  - Your goals
  - How much your goals costs
- A personal budget helps you identify how you spend your money and how much you spend in a given period of time; helps you plan the savings you'll need for unexpected expenses or changes in income; and, helps you make decisions about your money both today and as your situation changes over time.



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## Materials

Poster board	Colored pencils, markers
Writing utensils (pens/pencils)	Blank paper

## Activities

### **Activity 1: Creating a Spending Plan**

Throughout these lessons, participants have learned about many fundamental personal finance topics. In this activity, children are challenged to identify a goal, create a personal budget, and design a way to reach the goal.

- Distribute blank paper or poster board
- Have participants draw their goal on the paper/board
- Participants need to identify the following and indicate it on the paper/board:
  - What is the goal?
  - How much money do you have?
  - How much money do you need to save to purchase or get this item?
  - Recalling our previous lessons, have you researched stores to find the best price? Remember to look at 3 stores to make sure you have the best price.
  - How will you save for it?
  - How long it may take?

### **Activity 2: Fly Swatter Activity**

*This activity can serve as a review of some of the common vocabulary terms associated with credit and debt (See Reflection Questions below).*

#### **Activity Instructions:**

1. Attach two pieces of flip chart paper to the wall. On one piece of paper, write “True” and on the other, write “False.”
2. Divide the group into two teams.
3. Give the first student in line on each team a flyswatter.

4. The instructor will pose questions about money management that are in the form of True/False questions.
  5. After each question is read, the participant at the front of each line holding the flyswatter will try to be the first to answer the question by “hitting” either the True or False written on the flip chart paper.
  6. The first individual to get the answer correct, wins a point for his/her team for that round.
  7. The fly swatter is then passed to the next participant in line – everyone should get the chance to answer a question.
  8. The team with the most points wins the game.
- Good money managers may get credit easier than others who don’t make responsible financial choices. (T)
  - Those who manage their credit well may get lower interest rates when they borrow. (T)
  - Credit is free money. (F)
  - Debt is something that you have control over. (T)
  - People with good credit are seen as responsible money managers. (T)
  - The better your credit, the higher the interest rate you will pay when borrowing. (F)
  - Late fees are always charged when you borrow money. (F)
  - A good money manager pays only the minimum payment each month. (F)
  - You are seen as being a more responsible money manager if you have a high credit score. (T)
  - Paying back debt on time is important in order to maintain a good credit score. (T)
  - A bank is the only place from which you can borrow money. (F)
  - If you borrow \$50 from me and I charge you \$10 in interest, the total cost of borrowing that \$50 will actually be \$60. (T)
  - You never have to worry about how much money you charge on your credit card each month. (F)

- Getting too far into debt may lead to bankruptcy. (T)
- Everyone is able to borrow money from a bank. (F)
- Bouncing checks and paying bills late does not affect your credit score. (F)
- Not paying back debt is a serious thing. (T)
- Budgeting or creating a spending plan is a good way to manage your money. (T)
- Creating a budget is easy. (T or F)
- Budgeting is free money. (F)
- A budget or spending plan is something that you have control over. (T)
- Each person's needs and wants are a little different, so it is important to create a budget that makes sense to you. (T)
- Late fees are always charged when you use a budget. (F)
- A written plan helps you think about how you will spend your money. (T)
- A budget can help you identify items that cost too much and to prepare for future expenses. (T)
- A personal budget includes your credit score. (F)
- Having a shopping list can sometimes be a bad thing. (T)
- A spending plan can help you determine the most important things to buy and help you identify the approximate cost. (T)
- If you only have \$50 to purchase school clothes, a spending plan will help you find coupons. (F)
- A spending plan will help you borrow money from a bank. (T or F)
- Not using a budget or spending plan is a serious thing. (T or F)
- Budgets are personal plans for spending and saving income. (T)
- When you are a good money manager and you spend and save responsibly, you are rewarded with extra privileges like being able to borrow or use someone else's money to buy things at lower interest rates. (T) AND THIS IS A GOOD THING!

*Students should discuss the vocabulary words and the statements associated with each. Each statement in the above Fly Swatter Activity should prompt further discussion and reflection. The instructor can ask students to elaborate on why a statement is true, why a statement is false, and what would make a false statement true, as the activity is taking place.*

---

### Summary/Lesson Closure

Students should discuss some of their purchases and the choices they made. They should reflect on how they prioritized and managed their allotted beans (money). Ask the youth the following questions to promote discussion:

- Over the course of this program, have you made different financial decisions? For example, did you choose not to spend your money on candy or another treat so you could reach your goal?
- Money management helps you know how much money you have and helps you plan how to use it.

A good method of managing money is using a written spending plan. A spending plan can help youth of all ages clarify ideas and goals.

## Lesson 9: My Financial Plan (Intermediate)

### End of Lesson Assessment

Based on the information I learned:

	Definitely	Maybe	Probably Not	Definitely Not
A written spending plan is important for financial success.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can evaluate financial decisions.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

----- SEPARATE HERE -----

## Lesson 9: My Financial Plan (Intermediate)

### End of Lesson Assessment




Based on the information I learned:

	Definitely	Maybe	Probably Not	Definitely Not
A written spending plan is important for financial success.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can evaluate financial decisions.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## Lesson 9: My Financial Plan (Lower)

### End of Lesson Assessment

Based on the information I learned:




			
I can make a spending plan.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can create a goal.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

----- SEPARATE HERE -----

## Lesson 9: My Financial Plan (Lower)

### End of Lesson Assessment

Based on the information I learned:

			
I can make a spending plan.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can create a goal.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## Lesson 10: Be Safe Online

### Lesson Objectives

- Discuss pitfalls that may occur when good online safety is not practiced
- Review and reinforce the online practice of “Stop, Think, Click”

### Introduction and Opening Questions

This lesson will help make you aware of online safety strategies.

- What does it mean to practice online safety?
- What are manners? How do you practice them? Do you practice online manners?
- What types of things do you do online? For example, do you watch videos, do research, or play games?

### Key Points

- **Check with your parents before joining new sites or posting online.** Only **post only what you are comfortable with others seeing.** **Remember that once it is posted, you can't take it back.** Employers, college admissions officers, coaches, teachers, and the police may view your child's posts.
- **Don't share private and personal information.** Important information about yourself, family members, and friends should not be shared. Information like their Social Security number, street address, phone number, and family financial information — say, bank account or credit card numbers — is private and should stay that way. If personal financial information gets out or is compromised, it can be hard to undo.
- **Be polite online and off.** Texting may seem fast and impersonal, yet courtesies like “pls” and “ty” (for *please* and *thank you*) are common text terms. Using all caps, long rows of exclamation points, or large bolded fonts are considered yelling.

- **Create a safe screen name.** Think about the impression that screen names can make. A good screen name won't reveal much about age, address, or gender/sex. For privacy purposes, don't use your email address as your screen name.
- **Talk to your parents about your apps, programs, and online friends..** If you are "friends" online with people you don't actually know, be sure to tell your parents. Share your social networking site passwords with your parents.
- **Trust your suspicions.** If you feel threatened by someone or uncomfortable because of something online, tell your parents or another adult immediately. Most of these sites have links for users to report abusive, suspicious, or inappropriate behavior.

## Materials

Blank paper

Pens/Pencils

*Money Word Search*

## Activities

### **Activity 1: Net Cetera Video**

Tell participants that it is important to practice online safety which includes using your phone, when texting or watching videos online, as well as on your computer or tablet. Let's watch a video that explains two important steps (Stop and Think) before you click. Watch:

[http://brightcove05.brightcove.com/01/1305620551001/1305620551001\\_1381625003001\\_Net-Cetera---Heads-Up-640x480.mp4?pubId=1087587715001&videoId=1402334859001](http://brightcove05.brightcove.com/01/1305620551001/1305620551001_1381625003001_Net-Cetera---Heads-Up-640x480.mp4?pubId=1087587715001&videoId=1402334859001)

*Video Transcript: We spend a lot of our lives online. We text. We play games. We share photos and video. And as we do these things, it's easy to get caught up and not think before we post or click. It can be easy to over-share, and embarrass yourself, or someone else. So no matter how fast your fingers fly on a keyboard or cell phone, the best tool you have to avoid risk – is your brain. So when you're ready to send a text, or post a picture or video... Stop and think. Do you want a message or photo you posted*



*to show up years from now, when you apply for college or a job? While a video or picture may be funny to you, how will other people feel about it? Being online is part of your life. So, take a second. Stop and think before you click.*

Adapted from Kids and Online Socializing and NetCetera. Retrieved from [www.consumer.ftc.gov](http://www.consumer.ftc.gov)

### **Activity 2: Be Safe Online (Lower)**

- Begin a discussion of good online behaviors and why they think it is important to “stop and think” before clicking
- Distribute blank paper to each participant and ask that they draw a picture of two behaviors that other children should practice
- Encourage creativity and imagination
- Provide 10-20 minutes for design and completion
- Give youth an opportunity to share their ideas with others in the group
- Post the pictures/drawings in an area that other groups can see and learn about good online behaviors

### **Activity 2: Be Safe Online (Intermediate)**

- Divide the participants into small groups.
- Distribute Practicing Online Safety and review briefly with the group.
- Tell the groups that they should be creative and design a skit that would help their friends understand how to practice online safety.
- Each group should have 10-20 minutes to prepare.

## Money Word Search

See how many of the 15 words related to money you can find in the puzzle below. List the words, and write a definition for each of them.

D	E	B	A	N	K	S	V	P	L	H	C
P	K	R	T	O	F	G	L	R	S	I	U
C	S	P	M	U	I	N	C	O	M	E	R
T	B	E	D	A	C	I	K	F	R	B	R
E	P	A	Y	E	E	V	U	I	B	S	E
C	H	E	C	K	Y	A	I	T	P	L	N
R	S	M	S	E	L	S	L	O	A	N	C
E	W	E	H	E	N	D	O	R	S	E	Y
D	H	F	B	U	D	G	E	T	T	O	R
I	S	A	W	I	T	H	D	R	A	W	H
T	C	A	P	R	T	A	X	E	K	C	O

ATM

Banks

Budget

Check

Credit

Currency

Debt

Endorse

Income

Loan

Payee

Profit

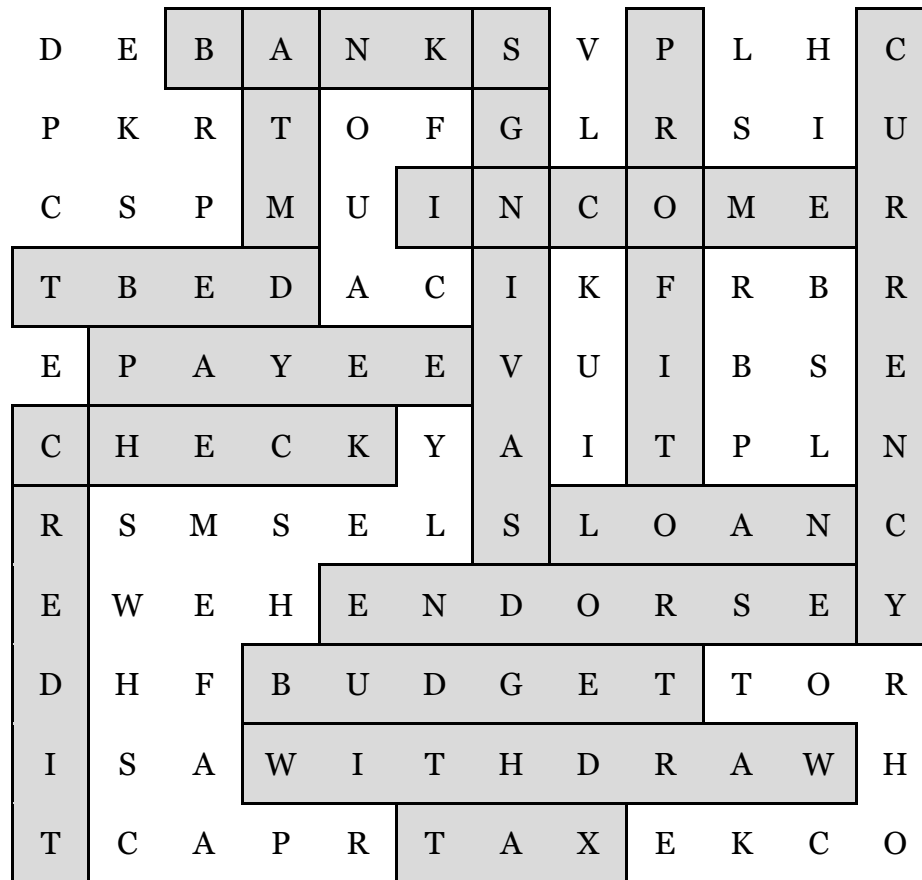
Savings

Tax

Withdraw

## Money Word Search (Instructor's Copy)

See how many of the 15 words related to money you can find in the puzzle below. List the words, and write a definition for each of them.



(across, down, direction)

ATM (4, 1, S)

Banks (3, 1, E)

Budget (4, 9, E)

Check (1, 6, E)

Credit (1, 6, S)

Currency (12, 1, S)

Debt (4, 4, W)

Endorse (5, 8, E)

Income (6, 3, E)

Loan (8, 7, E)

Payee (2, 5, E)

Profit (9, 1, S)

Savings (7, 7, N)

Tax (6, 11, E)

Withdraw (4, 10, E)

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### Lesson Summary/Closure

- It is important to practice online safety which includes using your phone, when texting or watching videos online, as well as on your computer or tablet.
- Practice stop, think then click before posting anything online.
- When you are online, pay attention to spam and pop-up ads that ask you to share any personal financial information, including your social security number.
- You have learned a lot about money management and personal finance. For review, try the Money Word Search and keep to help you remember the important information you have learned.



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## Lesson 10: Be Safe Online (Intermediate)

### End of Lesson Assessment

Based on the information I learned:

	Definitely	Maybe	Probably Not	Definitely Not
I know why it is important to practice online safety.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I know how to be safe online.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

----- SEPARATE HERE -----



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## Lesson 10: Be Safe Online (Intermediate)

### End of Lesson Assessment




Based on the information I learned:

	Definitely	Maybe	Probably Not	Definitely Not
I know why it is important to practice online safety.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I know how to be safe online.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## Lesson 10: Be Safe Online (Lower)

### End of Lesson Assessment

Based on the information I learned:




			
I know why it is important to practice online safety.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I know how to be safe online.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

----- SEPARATE HERE -----

## Lesson 10: Be Safe Online (Lower)

### End of Lesson Assessment

Based on the information I learned:

			
I know why it is important to practice online safety.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I know how to be safe online.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



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Elementary School

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# Appendix

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Dear Parents and Caregivers:

In collaboration with Wells Fargo, we are offering a financial educational program that is designed to help your child develop money management knowledge and skills. Using the Hands on Banking® curriculum, your child will learn life skills that can help improve their quality of life<sup>1</sup>. The critical thinking and analysis skills gained from financial education can help youth better understand the increasingly complex financial marketplace<sup>1</sup>. An important part of Wells Fargo's commitment is helping families, parents, and children succeed financially. To learn more about *Hands on Banking*, a public service provided by Wells Fargo, please visit [www.handsonbanking.org](http://www.handsonbanking.org) or [www.elfuturoentusmanos.org](http://www.elfuturoentusmanos.org), available in Spanish.

### Financial Parenting: What You Can Do

Parental influence is important; in fact, *it's more about what parents do than what parents have*<sup>2</sup>. There's no right or wrong age to start talking to your children about money. As soon as they become interested in it, start teaching them to handle it wisely. Here's what you can do<sup>2</sup>:

- **Model:** Your child is watching—help them understand what you are doing and why. For example, discuss your comparison shopping strategies when making large purchases.
- **Discuss:** Talk about financial decisions with your child and help them understand your rationale. Consider talking about your vacation plans or how you can afford after school or summer programs.
- **Set expectations:** Personal finance is personal and value-based. As such, each family manages finances differently. Set clear expectations with your child. For example, some families decide to establish a pattern of savings when their child is given or earns money. This expectation and the benefits of saving can be reinforced by taking your child to the bank and opening an account. This is a good way to introduce him/her to the concept of saving. Many banks have programs and activities to encourage good financial habits. If your child is working towards a long term financial goal, you could offer to match whatever your child saves.
- **Teach:** At developmentally appropriate ages and times, introduce financial strategies. For example, you can reinforce the idea of needs and wants by discussing items that you see in your normal daily activities and asking your child whether the item is a need or a want and why. Consider visiting your local library to explore books on various financial topics—the librarian can help you with this.



Research has consistently demonstrated that parents directly and explicitly teach financial behaviors through formal and informal instruction which supports financial topics and extends financial understanding<sup>2</sup>.

There are several important lessons you can teach your children to give them a solid foundation for a lifetime of sound financial decisions. Provide opportunities to practice making financial choices and recognize that financial decision-making is a daily event.

The topics that your child will be introduced to include:

Lesson	Topic
1	The Meaning of Money
2	What Banks Do
3	Earnings
4	Needs and Wants
5	Budgeting
6	Saving and Me
7	Credit and You
8	Planning for a Pet
9	My Financial Plan
10	Be Safe Online

We are dedicated to helping prepare youth to make smart financial decisions now and in the future by giving meaning to the financial realities they will face. Additional resources for these lessons and other important financial topics can be found at [www.handsonbanking.org](http://www.handsonbanking.org). Have fun feeding your child's financial curiosity!

<sup>1</sup> Campos, C. R. and Hess, A. (2016). Financial Education and Mathematics Education: A critical approach. 13<sup>th</sup> International Congress on Mathematical Education

<sup>2</sup> Take Charge America Institute, 2014

## Glossary

<b>401(k) Plan</b>	A flexible retirement plan for businesses with employees. Investors in the plan don't have to pay taxes on the income they invest until they withdraw the funds at retirement age.
<b>Account</b>	(see Bank account)
<b>Account fee</b>	The amount charged by a financial institution for the services they provide in managing the account. This may also be called the monthly service fee.
<b>Annual fee</b>	The fee a credit card company charges a credit card holder to use the card for a year. Or, the fee a lender charges a borrower for the use of a line of credit for a year.
<b>Automated teller machine (ATM)</b>	A specialized computer used by bank customers to manage their money, for example, to get cash, make deposits, or transfer money between accounts.
<b>Available balance</b>	The amount of money in your account that you can use or withdraw. Your available balance may not reflect all transactions that you have made, for example checks you have written that have not yet been paid from your account.
<b>Bad check</b>	(See Non-sufficient funds)
<b>Bad credit</b>	A situation in which lenders believe that, due to a borrower's poor history of repaying his or her debts, further loans to this person would be especially risky.
<b>Balance your checkbook</b>	The process of comparing your monthly checking account statement with your check register to make sure that your records and the bank's records match. Also called reconciling your account.
<b>Bank</b>	A financial institution that handles money, including keeping it for saving or commercial purposes, and exchanging, investing, and supplying it for loans.
<b>Bank account</b>	A banking service allowing a customer's money to be handled and tracked. Common bank accounts are savings and checking accounts.

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<b>Bank statement</b>	A monthly accounting document sent to you by your bank that lists your account balance at the beginning and end of the month, and all of the checks you wrote that your bank has processed during the month. Your statement also lists other deposits, deductions, and fees, such as service charges.
<b>Bounced check</b>	(see Non sufficient funds)
<b>Budget</b>	A monthly or yearly spending and savings plan developed by a person, family, or business. A written budget helps people to be better money managers and to prepare for major or unexpected expenses.
<b>Canceled check</b>	A customer's check that the bank has paid and charged against the check writer's account. Cancelled checks may be returned to the check writer with the monthly bank statement, or they may be kept on file by the bank.
<b>Charge card</b>	Similar to a credit card, except that a charge card requires the card holder to pay off the entire balance monthly. See also Credit card.
<b>Check</b>	A written order instructing the bank to pay a specific amount of money to a specific person or entity. The check must contain a date, payee (person, company, or organization to be paid), amount, and an authorized signature.
<b>Check register</b>	A small notepad you receive when you open a checking account for the purpose of tracking your checks, deposits, and current balance.
<b>Checking account</b>	A bank account that allows a customer to deposit and withdraw money and write checks. Using a checking account can be safer and more convenient than handling cash.
<b>Co-signer</b>	A second person who signs your credit or loan application. Just like the borrower, the co-signer on a loan is equally responsible for repaying the debt. Also called a co-borrower.
<b>Cost of the loan</b>	The total amount the borrower pays for a loan, including the amount borrowed (or principal), the total interest paid over the term of the loan, and all loan fees.

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<b>Credit</b>	When a bank or business allows its customers to purchase goods or services on the promise of future payment. Also used to describe any item that increases the balance in a bank account. Deposits and interest payments are both examples of credits.
<b>Credit card</b>	Any card that may be used repeatedly to borrow money or buy products and services on credit. Credit cards are issued by financial institutions, retail stores, and other businesses. A credit card offers the card holder revolving credit that can be paid monthly with as little as the required minimum payment. See also Charge card.
<b>Credit history</b>	A written record of a person's use of credit, including applying for credit, and using credit or loans to make purchases. Also called a credit record.
<b>Credit limit</b>	The maximum dollar amount the lender is willing to make available to the borrower according to the agreement between them. For example, if you have a credit card, the credit agreement will usually specify the maximum amount of money you're allowed to charge.
<b>Credit record</b>	(see Credit history)
<b>Credit union</b>	A non-profit financial institution that is owned and operated entirely by its members. Credit unions provide financial services for their members, including savings and lending. Large organizations may organize credit unions for their members, and some companies establish credit unions for their employees. To join a credit union, a person must ordinarily belong to a participating organization, such as a college alumni association or labor union. When a person deposits money in a credit union, he or she becomes a member of the union because the deposit is considered partial ownership in the credit union.
<b>Creditor</b>	An individual or business that lends money or extends credit.
<b>Currency</b>	Any form of money that is in public circulation, for example, paper bills and coins.
<b>Debit card</b>	A card linked to a checking account that can be used to withdraw money and make deposits at an ATM and to make purchases at merchants. When you use a debit card, the money will be deducted from the linked checking account.
<b>Debt</b>	Money, goods, or services you owe to others.

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<b>Deposit</b>	To put money into your account.
<b>Deposit envelope</b>	A printed envelope provided by a financial institution. Customers place cash and checks for deposit into the envelope and record information about the deposit on the outside of the envelope.
<b>Deposit slip</b>	A printed form supplied by a financial institution. Customers list the amounts and types of funds (such as checks and bills) they are depositing and include the slip with their deposit.
<b>Discretionary expense</b>	The purchase of goods or services which are not essential to the buyer, or are more expensive than necessary. Examples include entertainment and restaurant meals.
<b>Earning power</b>	The amount of money a person is able to make from his or her work.
<b>Earnings</b>	(see Income)
<b>Economy</b>	Activities related to the production of goods and services in a particular geographic region, such as a country, state, or county.
<b>Endorse</b>	To sign the back of a check, authorizing the check to be exchanged for cash or credit.
<b>Establishing credit</b>	Giving lenders the trust and confidence to make loans to you based on a good history of paying your debts.
<b>Expense</b>	For individuals, an expense is a cost of living for example rent or groceries. For businesses, an expense is any cost resulting from the money-making activities of the business.
<b>Federal Deposit Insurance Corporation (FDIC)</b>	An agency of the federal government that insures all bank deposits up to \$250,000 per person.
<b>Federal Reserve</b>	An independent governmental agency established by Congress to organize and regulate banking throughout the United States.
<b>Fees</b>	Charges for services by a financial institution or lender.
<b>Finance charge</b>	The amount of money a borrower pays to a lender for the privilege of borrowing money, including interest and other service charges.

<b>Fixed cost, Fixed expense</b>	For an individual, a fixed cost is an expense that stays the same each month, such as rent or a car payment. For a business, a fixed cost is an expense that does not vary depending on production or sales levels, such as an equipment lease or property tax.
<b>Flexible expense</b>	An expense that you can control or adjust, for example, how much you spend on groceries, clothes, or long distance phone calls.
<b>Good credit</b>	A situation in which lenders are willing to make loans to an individual, due to his or her good history of repaying debts.
<b>Income</b>	For an individual, income means the amount of money received during a period of time, including money received in exchange for labor or services, from the sale of goods or property, or as profit from financial investments. For a business, income is (all the money brought in) minus cost of sales, operating expenses, and taxes, over a given period of time.
<b>Interest</b>	The amount of money paid by a borrower to a lender in exchange for the use of the lender's money for certain period of time. For example, you earn interest from a bank if you have a savings account and you pay interest to a lender if you have a loan.
<b>Interest rate</b>	The amount of interest paid per year divided by the principal amount (that is, the amount loaned, deposited, or invested). For example, if you paid \$500 in interest per year for a loan of \$10,000, the interest rate is 500 divided by 10,000, or five percent (5%).
<b>Joint account</b>	A bank account owned by two or more people who are equally responsible for the account.
<b>Late fee</b>	The charge or fee that is added to a loan or credit card payment when the payment is made after the due date.
<b>Lender</b>	A business that makes money available for others to borrow.
<b>Loan</b>	An agreement between a borrower and a lender, where the borrower agrees to repay money with interest over a period of time.
<b>Minimum balance</b>	A specific amount of money required by a financial institution in order to open or maintain a particular account. In some cases, a financial institution may charge the account holder fees, or even close an account, if the minimum balance is not maintained.

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<b>Minimum payment</b>	The least amount of money to be repaid on a loan or credit card in order to keep the account in good standing.
<b>Non-sufficient funds</b>	The lack of enough money in an account to pay a particular check or payment. Also known as insufficient funds. A check with insufficient funds may be returned unpaid to the person cashing it. This has a negative impact on the check writer's history of handling his or her account, and may prevent opening of future accounts. See also Overdraft.
<b>Online banking</b>	A service that allows you to handle banking activities by computer, using the Internet.
<b>Outstanding balance</b>	The amount still owed on a bill, loan, or credit line.
<b>Overdraft</b>	When there is not enough money in an account to cover a transaction and the bank pays it on your behalf, creating a negative balance in the account that you need to repay.
<b>Overdraft Protection</b>	Offered by many banks, overdraft protection is a service that automatically transfers money from a linked account that you select, such as a savings or credit account, when you don't have enough money in your checking account to pay your transactions.
<b>Payee</b>	The person, company, or organization to whom a check is written: a person or company who is to receive money.
<b>Payor (or Payer)</b>	The person or company from whose account the money is to be taken to pay a check: a person or company who pays money.
<b>Personal identification number (PIN)</b>	A secret combination of letters or numbers you use to gain access to your account through an electronic device such as an ATM.
<b>Principal</b>	The total amount of money borrowed, loaned, invested, etc., not including interest or service charges.
<b>Reconcile</b>	The process used to determine if the balance in your account register matches the balance reported by the bank on your account statement. Also called balancing your account.
<b>Register</b>	A small notepad you receive when you open a bank account for the purpose of tracking your deposits, withdrawals, and current balance.

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<b>Regular savings account</b>	(see Savings account)
<b>Risk</b>	The measurable likelihood of loss, or less-than-expected return, on an investment or a loan.
<b>Routing number</b>	The nine-digit number on the bottom left hand corner of your checks, to the left of your account number. The routing number identifies the bank that issued the check. Every bank in the United States has at least one routing number.
<b>Rule of 72</b>	A way to estimate the time or interest rate you would need to double your money on an investment. For example, if you have an investment that's earning 8% per year, 72 divided by 8 equals 9. This means it would take about nine years for your original investment to double.
<b>Sales tax</b>	A tax charged by the state or city on the retail price of an item, collected by the retailer.
<b>Savings account</b>	A bank account that allows a customer to deposit and withdraw money and earn interest on the balance.
<b>Savings account register</b>	A small notepad you receive when you open a savings account for the purpose of tracking your deposits, withdrawals, and current balance.
<b>Service fees</b>	(see Fees)
<b>Spending limit</b>	(see Credit limit)
<b>Statement</b>	(see Bank statement)
<b>Term</b>	A period of time over which a loan is scheduled to be repaid. For example, a home mortgage may have a 30-year term, meaning it must be repaid within 30 years.
<b>Unpaid balance</b>	The amount that is still owed on a loan or credit card debt.
<b>Value</b>	Having worth, desirability, or usefulness.
<b>Withdraw</b>	To take money out of an account.
<b>Withdrawal slip</b>	A printed form supplied by a financial institution onto which the customer writes the amount of money to be taken out.



## Structured Instructor/Observer Evaluation

While we ask post-assessment questions of participants to gauge change in knowledge and confidence, this will not tell us the whole story. By filling out this evaluation, you will be able to help us paint a picture of the educational encounter. We will understand how the new program was received, which parts engaged people, which areas may need improvement and whether or not it captured their attention. All of this will help inform further adaptations and refinement of the program.

### *How can you record this data?*

We are interested in how the workshop(s) starts and progresses from start to finish. Pay attention to the demeanor of people at the beginning (are they excited, moody, etc.) and how that changes throughout. Are they paying attention to the content or something else? Does anything grab their attention more than another concept? Are they involved? Do they help others around them? Do they grasp the concepts or do they become frustrated? Make notes of these things throughout and then give us a summary of each.

Grade Level (circle as appropriate):                      ES                      MS                      HS

Length of session: \_\_\_\_\_

Lesson taught: \_\_\_\_\_

Did the lesson work well with your participants?                      Yes                      No

Which activities did you use? \_\_\_\_\_

Did you find these activities at the appropriate level  
(grade level, understanding, reading, math, etc.)?                      Yes                      No

Why or why not? \_\_\_\_\_

\_\_\_\_\_

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General Group demeanor at the beginning of workshop (potential descriptors: anxiety, excitement, calm, quiet, noisy)

Level of attentiveness (potential descriptors: eye contact with instructor or other group participants, taking notes, doing other tasks such as texting?)

Level of involvement (potential descriptors: nodding, asking/answering questions)

Grasp of concepts (potential descriptors: rolling of eyes, sighing, nodding in agreement or disagreement, unsolicited comments, other body language)

General group demeanor at end of session (potential descriptors: anxiety, excitement, calm, quiet, noisy)

Extenuating factors that might have influenced audience behavior (potential descriptors: room temperature, too crowded, too noisy, bad lighting)

Identified successes or challenges? \_\_\_\_\_

\_\_\_\_\_

Other comments (other content suggestions, typographical or grammatical errors)?

\_\_\_\_\_

\_\_\_\_\_

**Hands on Banking®**

**El futuro en tus manos®**



# **CERTIFICATE of COMPLETION**



## **Congratulations!**

**You have completed all lessons  
and taken the first step toward financial success.**

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**Hands on Banking®**

**El futuro en tus manos®**



**CERTIFICATE**

**of  
COMPLETION**

**Congratulations!**

**You have completed**



\_\_\_\_\_  
Lesson Name/Number

**and taken the first step toward financial success.**

\_\_\_\_\_  
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\_\_\_\_\_