



Lesson: Get Invested

COMPLETE THE STORY

Name: _____

Directions: Read the passage and fill in each blank with the correct word from the word box.

WORD BOX				
lose	bond	stocks	CD	goals
profit	company	interest	wisely	invest

My friend Ty is always talking about his long-term money _____.

He plans to manage his money _____. When he is older, he

wants to _____ money in several places. First, he says he'll buy

a _____ from the bank so he can earn _____.

He may also buy a _____ from the government. Later, he

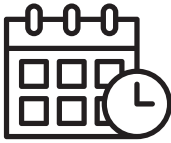
is going to buy _____ so he can own shares of a company.

If the company makes a big _____, he could make a lot

of money! But if the _____ company does not, he could

_____ his money. Ty told me that's a risk he'll have to take.

One day he might even start his own _____.



Lesson: Make a Plan

JAKE'S BUDGET

Name: _____

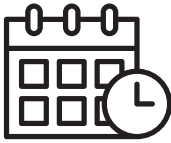
A **budget** is to write down your **income** (the money you expect to make), your **expenses** (the money you expect to spend), and your **savings** (the money you expect to save).

Directions: Jake is a grown-up. Study Jake's budget add up the total expenses.

Monthly Income \$1,800

Monthly Expenses	
Rent	\$910
Car payments	\$410
Food	\$200
Gasoline	\$100
Total	\$
Monthly Savings	\$180

1. How much money does Jake put into his savings each month?
2. What is Jake's monthly income?
3. How much money does Jake spend on rent each month?
4. How much money in all does Jake spend on his car payments and gasoline?
(Please show your math.)
5. How much money could Jake add to his monthly savings if he spent only \$175 on food?
(Please show your math.)
6. What other expenses might Jake need to add to his budget?



Lesson: Make a Plan MY BUDGET!

Name: _____

A **budget** is a spending plan to help you manage your money. Part of making a budget is to write down the money you expect to make (**income**) and the money you expect to spend (**expenses**).

Directions: Create your own budget by writing down your income and expenses below. If you don't have any income or expenses, use the following numbers:

Monthly income total: \$15 Monthly expense total: \$8

's Budget	
Monthly Income (Money I Expect to Make)	
	\$
	\$
TOTAL	\$
Monthly Expenses (Money I Expect to Spend)	
	\$
	\$
TOTAL	\$
Monthly Savings	\$

1. According to the budget, how much will you have saved in a year?
(Please show your math.)

2. How might you save more money?



Lesson: Get Set for Goals

SAVING TOGETHER

Name: _____

A savings goal is the amount of money you plan to save in order to buy something. A short-term savings goal is an amount you are saving in order to buy something very soon, such as in two weeks or a few months. A long-term savings goal is an amount you are saving in order to buy something in the future, such as in one year, five years, or more.

Directions: Read each situation below. Then answer the questions that follow.

Situation: Jake and his sister, Anna, are saving their money for a tablet computer. The one they want costs \$150. Jake has \$20 so far and Anna has \$10. They want to buy the computer in one year.

1. What savings goal have Jake and Anna set?
2. When do they want to reach their goal?
3. Is the goal a short-term or long-term one?
4. How much more money do they need to reach the goal? (Please show your math.)
5. If they split the cost in half, how much will each child pay? (Please show your math.)
6. What might they do to reach their savings goals?



Lesson: Get Set for Goals

SAVINGS GOALS

Name: _____

Directions: Complete the sentences below to help reach your savings goals.

My Short-Term Savings Goal

1. What is something you are saving for in the short term?

2. Is it a want or a need?

3. How much money does it cost (your savings goal)?

4. How much money do you plan to save each week to reach your savings goal?

5. How many weeks do you need to save to reach your savings goal?

My Long-Term Savings Goal

1. What is something you are saving for in the long term?

2. Is it a want or a need?

3. How much money does it cost (your savings goal)?

4. How much money do you plan to save each week to reach your savings goal?

5. How many weeks do you need to save to reach your savings goal?



Lesson: It's Great to Donate

GIVING PLAN AND BUDGET

Name: _____

A **budget** is a spending plan to help you manage your money. You can make giving part of your budget.

Directions: Use the worksheet below to help put your giving plan into action. First, decide how you will raise the money and how much you want to give. Then fill in the money you expect to make and your expenses (money you will spend).

Giving (Money We Expect to Give)	
_____	\$ _____
_____	\$ _____
_____	\$ _____
Total	\$ _____
Income (Money We Expect to Make)	
_____	\$ _____
_____	\$ _____
_____	\$ _____
Total	\$ _____
Expenses (Money We Expect to Spend)	
_____	\$ _____
_____	\$ _____
_____	\$ _____
Total	\$ _____



Lesson: Money Matters

TRADE-OFFS

Name: _____

Every decision you make has an **opportunity cost**. An opportunity cost is the trade-off of making one choice over another? For example, if you choose to play outside, you might be giving up the opportunity to read a book indoors. If you only have \$3 and choose to buy a notebook with the money, you give up the opportunity to buy something else, such as pencils or a pack of gum.

Directions: Think about a time you gave up one choice for another. Then fill in your answers to each statement or question below.

1. Describe a time you had to make one choice over another.

2. What did you choose?

3. What opportunity did you give up?

4. Why did you make that choice?

5. How did you feel about your decision? Why?