

# Money Management/Dollars and Sense

Dec.9-13

Mon	<p><b>Objectives:</b></p> <ol style="list-style-type: none"> <li>1. To learn to identify current financial situations.</li> <li>2. To investigate various money personalities.</li> <li>3. To develop short-, medium- and long-term financial goals.</li> <li>4. To learn to separate needs from wants.</li> <li>5. To examine budgets which incorporate short-, medium- and long-term financial goals</li> </ol>	<p><b>Step 1: Bell Ringer:</b></p> <ul style="list-style-type: none"> <li>· Have the students respond to the following question:             <ul style="list-style-type: none"> <li>– What is a budget, and how are they useful?</li> </ul> </li> </ul> <p><b>Step 2::</b> Show slides 1 to 16 of the <i><b>Budgeting Basics</b></i> PowerPoint® segment.</p> <ul style="list-style-type: none"> <li>· This portion of the segment is 16 slides long.</li> </ul> <p><b>Step 3:</b> Students should review the <b>Credit Problems Student Handout</b>.</p> <ul style="list-style-type: none"> <li>· This handout outlines basic credit problems and provides solutions to solve them.</li> </ul> <p><b>Step 4:</b> Students should review the <b>Budget Lengths Student Handout</b>.</p> <ul style="list-style-type: none"> <li>· This handout outlines what different budgets should potentially look like.</li> </ul> <p><b>Step 5:</b> Students should begin the <b>Your Monthly Budget Project</b>.</p> <ul style="list-style-type: none"> <li>· Students will develop a personal monthly budget.</li> </ul> <p><b>Step 6: Exit Ticket:</b></p> <ul style="list-style-type: none"> <li>· Have students list three items they need on their monthly budget.</li> </ul>
Tues		<p><b>Step 1: Bell Ringer:</b></p> <ul style="list-style-type: none"> <li>· Have students respond to the following question and explain why:             <ul style="list-style-type: none"> <li>– Do you save or spend money when you have it?</li> </ul> </li> </ul> <p><b>Step 2:</b> Show slides 16 to 26 of the <i><b>Budgeting Basics</b></i> PowerPoint® segment.</p> <ul style="list-style-type: none"> <li>· This portion of the segment is 10 slides long.</li> </ul> <p><b>Step 3:</b> Students should complete the <b>Money Personalities Activity</b>.</p> <ul style="list-style-type: none"> <li>· Students will define each money personality and identify which personality they believe is their primary and secondary personality. Students will participate in a class discussion to share their specific money personalities with the class.</li> </ul> <p><b>Step 4:</b> Students should continue the <b>Your Monthly Budget Project</b>.</p> <ul style="list-style-type: none"> <li>· Students will develop a personal monthly budget.</li> </ul> <p><b>Step 5: Exit Ticket:</b></p> <ul style="list-style-type: none"> <li>· Students should turn in the <b>Money Personalities Activity</b>.</li> </ul>
Wed		<p><b>Step 1:</b> Students should complete the <b>Your Monthly Budget Project</b>.</p> <ul style="list-style-type: none"> <li>· Students will develop a personal monthly budget.</li> </ul> <p><b>Step 2: Exit Ticket:</b></p> <ul style="list-style-type: none"> <li>· Students should turn in the <b>Your Monthly Budget Project</b>.</li> </ul>
Thurs		<p><b>Step 1: Bell Ringer:</b></p> <ul style="list-style-type: none"> <li>· Have students list examples of liabilities and assets.</li> </ul> <p><b>Step 2:</b> Show slides 27 to 45 of the <i><b>Financial Planning</b></i> PowerPoint® segment.</p> <ul style="list-style-type: none"> <li>· This portion of the segment is 19 slides long.</li> </ul> <p><b>Step 3:</b> Students should complete the <b>Net Worth Activity</b>.</p> <ul style="list-style-type: none"> <li>· Students will use the information in the tables to determine an individual's</li> </ul>

		<p>net worth based on the listed assets and liabilities.</p> <p><b>Step 4:</b> Students should begin the <b>Planning for Your Financial Future Project</b>.</p> <ul style="list-style-type: none"> <li>· Students will create a financial plan for their future.</li> </ul> <p><b>Step 5: Exit Ticket:</b></p> <ul style="list-style-type: none"> <li>· Have students explain how a budget is different from a financial plan.</li> </ul>
Fri		<p><b>Step 1: Bell Ringer:</b></p> <ul style="list-style-type: none"> <li>· Have students list three of their personal values.</li> </ul> <p><b>Step 2:</b> Show slides 46 to 62 of the <b>Financial Planning</b> PowerPoint® segment.</p> <ul style="list-style-type: none"> <li>· This portion of the segment is 17 slides long.</li> </ul> <p><b>Step 3:</b> Show the <b>Expert Tips &amp; Advice</b> video segment.</p> <ul style="list-style-type: none"> <li>· The video is eight minutes long.</li> </ul> <p><b>Step 4:</b> Students should begin the <b>Calculating My Net Worth Project</b>.</p> <ul style="list-style-type: none"> <li>· Students will determine their personal net worth and develop a method to increase it.</li> </ul> <p><b>Step 5: Exit Ticket:</b></p> <ul style="list-style-type: none"> <li>· Students should turn in the <b>Net Worth Activity</b>.</li> </ul>