



Today's Academic Adventure:

MONEY

Teaching youth how finance affects their futures through savings and budgeting.

****<https://fame.claimyourfuture.com/game/>**** Use the online budgeting simulator (link above) to use for this session.

(this is for an older group ages 13-16) Go over the provided budgeting sheets to explain budgeting. Feel free to tailor it to the age you are working with.

*****FOR THE BLANK MONTH AT A GLANCE FILL IN THE BILLS** with allowance, savings, and anything else you think may be relevant for that age group. *******

*****Although mortgage, credit cards, phone bills, and household bills are not relevant to kids, feel free to explain that is where their parent's money goes USE THE FILLED IN MONTH AT A GLANCE to do so. *****

GOALS: Why do you want money? Saving money for new shoes, slushies, video games

HOW TO MAKE MONEY: What job can I have under the age of 15? (Dog walking, yard work, housework, babysitting.)

WHAT IS SAVING: Put a little bit of your money away every time you get some to save for the future. **WHAT IS DEBT:** Explain what it means to borrow or lend money to friends, and why you try to never owe people money.



●●●●●● BUDGET WORKSHEET FOR **KIDS!**

Name: _____

Money:	How much money do I have?	How I got the money
	\$	
	\$	
	\$	
	\$	
	\$	
All of my money together:	\$	
Things I want to buy:	How much does it cost?	Why I want to buy it:
1.	\$	
2.	\$	
3.	\$	
4.	\$	
5.	\$	
What it all costs:	\$	
Do I have enough money?	\$	

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MONTH AT A GLANCE

Month: _____

STARTING BALANCE:

BILLS	
_____	EXTRAS
_____	EXPENSE <input type="text"/>
_____	_____
_____	EXPENSE <input type="text"/>
_____	_____
_____	EXPENSE <input type="text"/>
_____	_____
_____	SAVINGS
_____	STARTING BALANCE: <input type="text"/>
_____	DEPOSIT <input type="text"/>
_____	DEPOSIT <input type="text"/>
_____	EXTRA INCOME <input type="text"/>
_____	ENDING BALANCE: <input type="text"/>

ENDING BALANCE:

GOALS FOR NEXT MONTH:



MONTH AT A GLANCE

Month: _____

STARTING BALANCE:

BILLS

MORTGAGE	_____
HEALTH INSURANCE	_____
CAR INSURANCE	_____
HOMEOWNERS INSURANCE	_____
CAR PAYMENT	_____
CAR PAYMENT	_____
ELECTRIC	_____
GAS	_____
WATER	_____
PHONE	_____
INTERNET	_____
CABLE	_____
CEL PHONE	_____
CREDIT CARD #1	_____
CREDIT CARD #2	_____
CREDIT CARD #3	_____
CREDIT CARD #4	_____
GROCERIES	_____

EXTRAS

EXPENSE	_____
_____	_____
EXPENSE	_____
_____	_____
EXPENSE	_____
_____	_____

SAVINGS

STARTING BALANCE:	<input type="text"/>
DEPOSIT	_____
DEPOSIT	_____
EXTRA INCOME	_____
ENDING BALANCE:	<input type="text"/>

ENDING BALANCE:

GOALS FOR NEXT MONTH:



YEAR AT A GLANCE

Year: _____

MONTH	CHG ST	CHG END	SVG ST	SVG END
JANUARY				
FEBRUARY				
MARCH				
APRIL				
MAY				
JUNE				
JULY				
AUGUST				
SEPTEMBER				
OCTOBER				
NOVEMBER				
DECEMBER				

TOTALS:

CHECKING ACCOUNT: _____

SAVINGS ACCOUNT: _____

DEBT PAID DOWN: _____

OUTSTANDING DEBT: _____

