



Lesson 2: Get Set for Goals

WHAT ARE YOUR GOALS?



Name: _____

A **short-term goal** is something you want to achieve soon, such as in two weeks or a few months. A **long-term goal** is something you want to achieve in the future— in one year, five years, or when you're an adult.

Directions: Write some of your short-term and long-term goals in the chart below. Then answer the questions that follow.

Short-Term Goal	Long-Term Goal

1. What is your most important short-term goal?

A. When do you want to reach that goal?

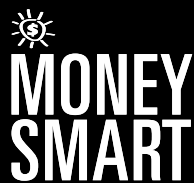
B. How might you reach that goal?

2. What is your most important long-term goal?

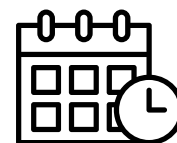
A. When do you want to reach that goal?

B. How might you reach that goal?





Lesson 3: Make a Plan FINISH THAT 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**). Some expenses repeat each month, such as rent and food.

Directions: Read about Kayla's income and expenses. Then help complete the budget and answer the questions below.

Kayla is 11 years old. She earns \$8 a month by taking care of her younger brother while her father cleans the house. The neighbors pay her \$2 a month to collect the mail while they are away. Each month, Kayla spends \$9 on snacks and school supplies. She also puts \$1 a month into her savings.

1. If Kayla puts only 75 cents into her monthly savings, how much money would she have left over to spend each month? (Please show your math.)
2. According to the budget, how much will Kayla have in savings after a year? (Please show your math.)
3. How might Kayla save more money?

Kayla's Budget

Monthly Income (Money She Expects to Make)

Taking care of younger brother	\$
Getting the neighbor's mail	\$
TOTAL	\$

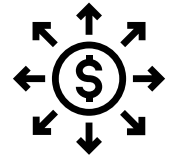
Monthly Expenses (Money She Expects to Spend)

Snacks and supplies	\$
TOTAL	\$
Monthly Savings	\$





Lesson 5: Which Way to Pay? PAYMENT DECISIONS



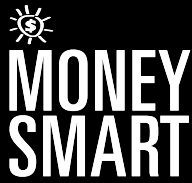
Name: _____

People can make purchases using different payment options

Directions: Read each scenario and answer the questions that follow.

1. Jose and his mother are buying food at the grocery store. The total is \$65. Jose's mom has a credit card and \$40 cash in her wallet. **How should she pay for the food? Why?**
2. Ryan is buying a \$3 slice of pizza at a small restaurant. The sign in the store says "cash only." Ryan has a credit card and \$5 cash. **Which payment option should he use? Why?**
3. Sera is in college. She has a debit card and \$24 cash in her wallet. She has \$120 in her checking account. Sera needs a new pair of sneakers and finds a pair she likes for \$55. **Which payment option should she use? Why?**
4. Tim needs to pay for an expensive car repair. The total is \$2,300. Tim has a credit card and a debit card in his wallet. He has \$2,800 in his checking account. His credit card limit is \$3,000 and he has already charged \$800. **Which payment option should he use? Why?** (Please show your math.)





Lesson 6: 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 _____.

