



Talking to your kids about money at an early age can help them understand the value of the dollar, how to save for long-term goals and how to spend responsibly. Teaching children about finances can build financial literacy and give them a stronger ability to manage their finances later in life. According to the Council for Economic Education, only a third of U.S. states require high school students to take a personal finance class in order to graduate. According to the Program for International Student Assessment, one in five 15-year-olds in the U.S. lacks basic financial literacy. Use these resources to help teach your children about finance so they will have a head start into adulthood!

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FINANCE4KIDS ACTIVITIES

Lesson One: What Is Money?

Grades: Pre-K - 2nd



name: _____

date: _____



coin flashcards



directions

Color these coins. Then cut out each box. You can use these as flashcards.



name: _____


date: _____



quiz: finding pennies



directions

Color all of the pennies  below. Can you find them all?





quiz: what is money

circle the correct answer for each question.

1. Which coin is a penny?



2. One nickel is equal to this many pennies.

- a. ten
- b. four
- c. one
- d. five

3. One dime is equal to this many nickels.

- a. one
- b. two
- c. three
- d. four

4. Two quarters have the same value as five dimes.

- a. Yes
- b. No

5. Four quarters equal one dollar.

- a. Yes
- b. No



FINANCE4KIDS ACTIVITIES

Lesson One: Money Responsibility

Grades: 3rd - 6th





money responsibility

directions

Money choices are sometimes difficult. Consider each of these situations. Ask to have these printed, and cut them out. Then you can mix them up and have someone else pick one randomly. Discuss the chosen card, then select another one. You will find that there will be many different opinions on some of these.

situation 1

You lend part of your allowance money to a friend. Your friend promises to pay you back tomorrow, but doesn't. It is a week later and you need the money. What should you do?

situation 2

You lend money to a friend. Your friend repays you the borrowed money. A week later, the friend repays you a second time. What would you do?

situation 3

You and your best friend go to the movies. Your friend wants to buy popcorn and doesn't have enough money. You have some extra money in your pocket. Describe what you would do and why.



money responsibility

situation 4

You spend all of your lunch money on comics on Tuesday afternoon.
Now you don't have enough money for school lunches the rest of
the week. How would you solve this problem?

situation 5

Walking home from school, you find a wallet with \$500 in it.
The owner's identification is in the wallet. What would you do?

situation 6

You find a purse with \$300 in it, but there is no identification.
What would you do?

situation 7

You and your friend go to the movies. The price for children
10 and under is half price. You just had your 11th birthday.
The ticket seller thinks you are under 10. What would you do?



money responsibility

situation 8

You buy a toy from a machine at the bowling alley. When you press the coin return, \$15.00 in coins falls out in front of you.

What would you do?

situation 9

You put your allowance money in your pocket. That evening, you discover that the money is missing. You have lost it.

What would you do?

situation 10

Your mother asks you to go to the store to buy two things she needs for dinner .She gives you a \$20 bill. When you get home, what would you do with the change?

name: _____

date: _____



keeping records

directions

Use the cards below to help you track your weekly spending. List each item you buy on the card with the correct category. At the end of the week, total up your spending on each card. You may be surprised to find where the majority of your money goes.

food		
date	item	amount paid
		weekly total

toiletries		
date	item	amount paid
		weekly total

name: _____

date: _____



keeping records

clothes

date	item	amount paid
		weekly total

movies

date	item	amount paid
		weekly total

name: _____

date: _____



keeping records

games

date	item	amount paid
		weekly total

hobbies

date	item	amount paid
		weekly total

name: _____

date: _____



keeping records

music

date	item	amount paid
		weekly total

gifts

date	item	amount paid
		weekly total



keeping records

donations		
date	item	amount paid
		weekly total



quiz: spending

circle the correct answer for each question.

1. If I overspend my allowance, I can expect my parents to give me more money.
True
False
2. It is easier to return an item to the store if I have the sales receipt.
True
False
3. Writing down my expenses helps me know my spending balance.
True
False
4. It is OK to buy everything I want.
True
False
5. I need to be sure my allowance money lasts for an entire week.
True
False
6. Which of the following can be used to keep expense records organized:
a. Envelopes
b. File folders
c. Shoe boxes
d. All of the above
7. I should keep sales receipts:
a. Until I leave the store.
b. Until I get home.
c. Until I enter it on my expense log.
d. As long as I need proof of purchase.
8. Which of the following is a responsible spending practice?
a. Spending more money than I have planned.
b. Buying an item that looks good to me, even if I do not need it.
c. Buying an item that is included in my spending plan.
d. Always shopping at the most expensive stores.
9. If you don't get a receipt, you should:
a. wait until you get home to write the amount down.
b. write the amount down before you leave the store.
c. guess what you spent at the end of the week.
d. ignore the cost of the item.
10. Keeping records:
a. helps me know what I spend.
b. helps me stay within my spending plan.
c. makes me more responsible.
d. all of the above.



FINANCE4KIDS ACTIVITIES

Lesson One: Making Money

Grades: 7th - 12th





assess your personal interests, abilities and career goals.

based on your personal situation, answer the following questions:

- 1:** What topics of study do or did you enjoy most in school?

- 2:** What skills do you do well? What do you feel to be your most distinguishing skill or area of specialty?

- 3:** What are your interests away from school or work?

- 4:** Describe a situation in which you helped organize the work of others.

- 5:** Describe a situation in which you worked with a team to achieve a goal.

- 6:** Describe the kind of job you might like.

based on your answers to the above items, describe two or three jobs that meet your criteria:

A.

B.

C.



evaluating the current employment market

Select two career areas that interest you. Using library information, the internet, and interviews with others, obtain answers to the following questions:

career 1**career 2**

1. What are the general activities and duties of this job?

2. What are the physical surroundings, work hours, and mental and physical demands of this type of work?

3. What training and educational background is needed for this area of employment?

4. Will these career areas be in demand in the future?

5. What are the starting and advanced salaries for this industry?

6. What makes these careers attractive to you?



creating a resume

A resume is a personal data sheet commonly used to apply for a job. It lists your skills and experience so that future employers can see what you have already done and whether your experience meets the job's requirements. Fill out the following categories to assist you in preparing your resume.

education

degree/programs completed, school, location, areas of study, dates

work experience

title, organization, dates, responsibilities

other experience (*volunteer work, school, and community activities*)

title, organization, dates, responsibilities

honors/awards

title, organization, dates



read and interpret pay stubs

directions

Answer the following questions using the pay stubs on the following pages:

1. What is the name of Jane Brown's employer?
2. How much did Jane earn before taxes?
3. What is Jane's hourly wage?
4. List Jane's deductions.
5. What pay period does Peter Smith's check cover?
6. How much federal income tax has been taken out of Peter's check so far during 2019?
7. How much did Peter contribute to a retirement plan from this paycheck?
8. How much is Peter's take-home pay?
9. Where does Mary Stone work?
10. How much is Mary's salary?
11. How much money was deducted from Mary's paycheck?
12. How much has Mary been paid in total during 2019?



read and interpret pay stubs

HAMBURGER PALACE ENTERPRISES, INC.

NAME JANE BROWN **PAYROLL ENDING** 3/14/19 **CHECK NO.** 9343
EMPLOYEE NO. L4325 **AMOUNT** \$87.50

EARNINGS			TAXES WITHHELD			OTHER DEDUCTIONS	
Description	Hrs.	Amount	Tax	Current	YTD	Description	Amount
Regular	20	120.00	Fed Income Tax	12.72	174.90	MEALS	7.00
			Social Sec	7.44	102.30		
			Medicare	1.74	23.93		
			State Income Tax	3.60	49.50		
CURRENT		120.00					
YTD		1650.00					

THE BANANA BREADBOX **EMPLOYEE** PETER SMITH
SSN 999-99-9999
PAY PERIOD 8/06/19 TO 8/12/19
PAY DATE 8/15/19
CHECK NO. 3259
NET PAY \$182.41

EARNINGS			TAXES WITHHELD			OTHER DEDUCTIONS	
Description	Hrs.	Amount	Tax	Current	YTD	Description	Amount
Regular	40	140.00	Fed Income Tax	35.28	429.84	401(K)	30.00
Overtime	6	54.00	Social Sec	18.23	222.08	HEALTH	15.00
Current		194.00	Medicare	4.26	51.94		
YTD		3582.00	State Income Tax	8.82	107.46		

read and interpret pay stubs (continued)

EMPLOYEE Mary Stone
EMPLOYEE # A5926
PAY PERIOD 7/01/19 TO 7/15/19
PAY DATE 7/14/19
CHECK NO. 3691215
NET PAY \$349.21

DANCE-O-RAMA

EARNINGS			TAXES WITHHELD			OTHER DEDUCTIONS	
Description	Hrs.	Amount	Tax	Current	YTD	Description	Amount
Regular		448.00	Fed Income Tax	49.95	385.62		
Salary			Social Sec	27.79	361.09		
Current		448.00	Medicare	6.50	84.45		
YTD		5824.00	State Income Tax	14.56	182.28		



quiz: making money

true-false

1. ____ The career planning process starts with assessing your personal interests, abilities, and goals.
2. ____ Interviewing is the final phase of the career planning process.
3. ____ Travel costs to work are considered to be “hidden” job costs.
4. ____ Worker’s compensation is a common employee benefit received by most workers.
5. ____ Gross pay results from deducting various deductions from your earnings.

multiple choice

6. ____ The first phase of the career planning process is to:
 - A. identify specific job opportunities.
 - B. interview for available positions.
 - C. assess personal interests and abilities.
 - D. apply for employment positions.
7. ____ After applying for an available position, the next step usually involves:
 - A. interviewing.
 - B. obtaining training for necessary skills.
 - C. comparing employee benefits.
 - D. preparing a personal data sheet (resume).
8. ____ A hidden cost of a job might involve:
 - A. gross pay.
 - B. uniform fees.
 - C. employee discounts.
 - D. retirement benefits.
9. ____ Which of the following employee benefits would a working parent find most useful?
 - A. stock options
 - B. tax deferred retirement plan
 - C. Social Security benefits
 - D. parental leave
10. ____ A common deduction on a person’s pay stub would be:
 - A. gross pay.
 - B. unemployment tax.
 - C. federal income tax.
 - D. excise tax.

case application

Sue Smith has worked for nine years in retail sales. She is considering going back to school to change career fields. What factors should be considered before making this decision?