

Better Money Habits for Students

Personal Finance Curriculum

Workshop Leaders Manual



COUNCIL FOR
Economic
Education

Teaching Opportunity



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Part 1: Rationale, Introduction and Overview

Rationale for Personal Financial Literacy Education

Since the early 2000's, the United States Federal Government has recognized the importance of financial literacy, the basic skills and knowledge needed to manage personal finances (Johnson & Sherraden, 2007). Title V of the Fair and Accurate Credit Transaction Act of 2003 called for the development of a national strategy to promote financial literacy and education, resulting in the creation of the Office of Financial Education in the US Treasury Department in 2002 and the National Financial Literacy and Education Commission in 2003. In addition, the No Child Left Behind Act of 2001 included a provision to encourage financial literacy education in kindergarten through 12th grade (Lucey & Giannangelo, 2006), and the Office of Financial Education recommended that financial literacy education be integrated into the academic curriculum in primary and secondary education (Beverly & Burkhalter, 2005).

Clearly, the interest in the financial literacy of youth is ever-growing (Sherraden et al., 2010), and many believe that financial literacy education should begin in elementary school (Lucey & Giannangelo, 2006). Financial literacy is crucial for success in society and is a basic life skill in a capitalistic society. Early financial behaviors pave the road for future financial behavior and well-being (Beverly & Burkhalter, 2005). However, one study suggested that less than 33% of young adults possess basic financial literacy (Lusardi et al., 2010).

Financial illiteracy among American youth is growing, and students graduating from high school have poor financial literacy (Lucey & Giannangelo, 2006). It appears that teens from urban and rural areas, areas associated with high levels of poverty, are more financially illiterate than their suburban peers. Financial illiteracy of urban and low socioeconomic status youth places this population at risk of being taken advantage of by financial institutions. Youth typically classified as "at-risk" such as those coming from low socioeconomic status backgrounds, having parents without a college education, and minorities answered financial literacy questions correctly at a lower rate than did their white and more affluent peers (Beverly & Burkhalter, 2005; Johnson & Sherraden, 2007; Lusardi et al., 2010).

Many youth do not know how to make wise purchasing decisions and often end up with high amounts of credit card debt and possible bankruptcy (Johnson & Sherraden, 2007). The fastest growing age group filing bankruptcies are those under 25 (Lusardi et al., 2010). The debt levels of young adults, particularly credit card debt and school loans, are increasing.

State lawmakers have responded to the need for financial literacy (Sherraden, Johnson, Guo, & Elliott, 2010). Many states require school districts to adopt a financial literacy curriculum. In the last 10 years, the number of states that require personal financial education standards in public schools has more than doubled, from 17 in 2002 to 36 in 2011 (Council for Economic Education, 2012). States that require a personal finance class to graduate from high school have increased from 1 to 13 states. Carefully implemented state financial literacy mandates can improve credit scores and lower delinquency among young adults (Urban, Schmeiser, Collins & Brown, 2015).

Introduction to Better Money Habits for Students

Better Money Habits for Students is a collaborative project between the Council for Economic Education (CEE), Bank of America Charitable Foundation, and the Oklahoma Council on Economic Education. The purpose is to correlate selected videos in the Better Money Habits (BMH) series (www.bettermoneyhabits.com) with appropriate lessons in the second edition of the *Financial Fitness for Life* (FFFL) curriculum, Grades 6-8 and Grades 9-12. The new lessons in this guide follow CEE's standard structure and are designed to be taught in conjunction with at least one lesson from Financial Fitness for Life.

The goal of these materials is to improve the quality of instruction and student understanding of personal financial literacy concepts, allowing students to make thoughtful, well-informed decisions about income, buying goods and services, saving, using credit, financial investing, and protecting and insuring. The lessons in this guide, the videos, and the coordinating *Financial Fitness for Life* lessons are intended to work together to reinforce each other and enhance the learning process.

Better Money Habits for Students includes 18 lessons: eight for Grades 6-8 and ten for Grades 9-12. While each lesson in this guide is designed to be used in conjunction with one or more lessons in FFFL, the majority of them can also be taught as a "stand alone" lesson using the designated BMH video.

All lessons in this guide are designed to include real-world concepts, applications, and activities. Features about the lessons include the following:

1. Based on National Standards. All lessons are aligned with the *National Standards for Financial Literacy* published by CEE in 2013.
2. Promote the economic way of thinking. Basic economic concepts provide the organizing framework and logic to improve students' ability to make good decisions and avoid making poor, uninformed decisions. The emphasis on decision making is consistent with the content in FFFL and other CEE materials.
3. Include active learning. Lessons in this guide engage students in hands-on instructional activities to reinforce their understanding of the concepts.
4. Present concepts in a developmentally appropriate manner. Lessons in this guide are divided into two categories: Grades 6-8 and Grades 9-12. Embedded activities are designed to support the development approach to learning in FFFL.

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5. Use different teaching methods. A variety of activities and instructional methods are included in these lessons, along with suggestions for extending or enhancing the lesson to address additional learning styles.
6. Reinforced by assessments. Each lessons provides a method for assessing student learning.

Development Team

The team developing lessons for this guide included Master Teachers for Personal Financial Literacy in Oklahoma. Additional teachers participated in piloting the lessons in various Oklahoma classrooms. Team members include:

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Broken Arrow Public Schools

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WEOKIE Credit Union

Financial Fitness for Life Lessons, Grades 6-8				
	Lesson Title	Primary Lesson	Additional Lesson(s)	Video(s) Used
1	Meeting Financial Goals	<u>Lesson 2</u> <i>Making Decisions</i>		Saving for a Large Purchase
2	Building a Better Budget	<u>Lesson 7</u> <i>Managing Cash</i>		How to Set a Budget and Stick with It
3	Checking Out Checking Accounts	<u>Lesson 8</u> <i>Choosing and Using a Checking Account</i>		Your Bank Account: 10 Questions to Ask
4	Setting Goals	<u>Lesson 10</u> <i>Why Save?</i>		Create a Safety Net for Life's Unexpected Events
5	Debit Cards vs Credit Cards	<u>Lesson 15</u> <i>Cash or Credit</i>		Credit and Debit: Two Very Different Cards
6	Establishing Credit	<u>Lesson 16</u> <i>Establishing Credit</i>		How to Build Credit from Scratch; Building Credit and Keeping It Healthy
7	What Car Should I Buy?	<u>Lesson 17</u> <i>Comparison Shopping</i>	<u>Lesson 1</u> <i>Decision Making</i>	Comparing the Cost of New and Used Cars
8	How Does Your Family Save Money?	<u>Lesson 17</u> <i>Comparison Shopping</i>		Easy Ways to Save on Everyday Expenses

Financial Fitness for Life Lessons, Grades 9-12				
	Lesson Title	Primary Lesson	Additional Lesson(s)	Video(s) Used
1	Getting Out of Debt	<u>Lesson 8</u> <i>Managing Your Money</i>	<u>Lesson 3</u> <i>Decision Making</i> <u>Lesson 11</u> <i>What is Credit?</i> <u>Lesson 12</u> <i>Making Credit Choices</i>	Steps to Help You Get Out of Debt
2	Renting a Place to Live	<u>Lesson 8</u> <i>Managing Your Money</i>		The True Cost of Renting a Place to Live
3	A Moving Experience: How Much Does it Cost?	<u>Lesson 8</u> <i>Managing Your Money</i>		The True Cost of Moving to a New Place
4	The Basics of Saving and Budgeting	<u>Theme 3</u> <i>Money Management, Lessons 8-10</i>		Steps to Better Money Habits
5	Budgeting Basics	<u>Theme 3</u> <i>Money Management, Lessons 8-10</i>	<u>Lesson 3</u> <i>Decision Making</i>	How to Set a Budget and Stick to It
6	Building Good Credit Scores	<u>Lesson 11</u> <i>What is Credit?</i>	<u>Lesson 13</u> <i>Applying for Credit</i>	Does Carrying a Balance on Your Credit Card Hurt Your Credit Score?
7	Credit Reports and Credit Scores	<u>Lesson 13</u> <i>Applying for Credit</i>		What's the Difference Between a Credit Report and a Credit Score?
8	Buying a Home	<u>Lesson 16</u> <i>Shopping for a Mortgage</i>	<u>Lesson 3</u> <i>Decision Making</i>	Is Buying a Home Right for You?
9	Owning a Car	<u>Lesson 18</u> <i>Financing a Car</i>		The True Cost of a Car
10	Creating a Financial Safety Net	<u>Lesson 20</u> <i>The Benefits and Opportunity Costs of Spending and Saving</i>		Create a Safety Net for Life's Unexpected Events

Better Money Habits Video Guide

Following is a complete list of all Better Money Habits videos and posters in each category. Those highlighted denote coordinating lessons in the *Better Money Habits for Students* guide. The web site (www.bettermoneyhabits.com) also contains a transcript for each video, along with key takeaways for each subject area.

Credit

- What is credit?
 - Your credit score: How it's calculated
 - What really goes into your credit score?
 - **What's the difference between a credit report and a credit score?**
 - What is a "good" credit score?
 - How credit scores affect interest rates
 - Key takeaways
- Ways to build credit
 - **Building credit and keeping yours healthy**
 - **How to build credit from scratch**
 - How to boost your credit score
 - Key takeaways
- Keeping credit health
 - **Does carrying a balance on your credit card hurt your credit score?**
 - Does checking your own credit report affect your credit score?
 - How much impact do negative marks have on your credit score?
 - Will canceling a credit card hurt your credit score?
 - What does "co-signing" a loan mean and what are your responsibilities?
 - Key takeaways
- Managing My credit report
 - What's the difference between a credit report and a credit score?
 - Making sense of your credit report
 - Does checking your own credit report affect your credit score?
 - What do you do if you find a mistake on your credit report?
 - How much impact do negative marks have on your credit score?
 - Key takeaways
- Sal Kahn and experts discuss credit
 - Understanding Credit Part 1: How do credit scores work?
 - Understanding Credit Part 2: How to check your credit report
 - Understanding Credit Part 3: How to build and rebuild credit
 - Understanding Credit Part 4: How to pay off debt
 - Key takeaways

Saving and Budgeting

- Managing Your Money
 - **Steps to better money habits**
 - **How to set a budget and stick to it**
 - **Easy ways to save on everyday expenses**
 - 7 steps to stay financially fit
 - Key takeaways
- Saving for What's ahead
 - **Create a safety net for life's unexpected events**

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- ***Saving for a large purchase***
- The time value of money
- Earning compound interest
- Key takeaways

Debt

- Getting out of debt
 - Strategies for paying debts
 - **Steps to help you get out of debt**
 - Defining personal bankruptcy
 - Key takeaways
- The cost of debt
 - Does carrying a balance on your credit card hurt your credit score?
 - The true cost of paying only the minimum payment on your credit card
 - How credit scores affect interest rates
 - Payday loans
 - Managing student debt
 - Which debt to pay first
 - Key takeaways
- How interest works
 - How is credit card interest calculated?
 - The differences between APR and effective APR
 - Understanding how interest works
 - How credit scores affect interest rates
 - Key takeaways

Home buying and renting

- Deciding to buy or rent
 - **Is buying a home right for you?**
 - If you're considering home ownership, here's what you should know
 - ***The true cost of renting a place***
 - ***The true cost of moving to a new place***
 - Key takeaways
- How credit impacts home buying
 - Your credit score: A key part of your financial identity
 - Making sense of your credit report
 - Your credit score: How it's calculated Completed
 - What is a "good" credit score?
 - How to boost your credit score
 - How credit scores affect interest rates
 - Key takeaways
- How much home can I comfortably afford
 - How much home can you comfortably afford?
 - Buying a home comfortably and affordably
 - Planning for extra costs when buying a home
 - What makes up a mortgage payment?
 - Understanding mortgage discount points
 - How much home can I afford calculator
 - Key takeaways
- My mortgage options
 - Understanding alternative mortgage options
 - Fixed vs. adjustable-rate mortgages
 - How does a mortgage work?
 - Fixed vs. adjustable-rate mortgages
 - Understanding how mortgage interest rates work

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- Understanding mortgage discount points
- Choosing the right mortgage lending rate
- Key takeaways
- Starting the mortgage process
 - How does a mortgage work?
 - Steps to getting a mortgage
 - 10 questions you should ask mortgage lenders
 - Choosing the right mortgage lending rate
 - How home loans affect equity
 - Key takeaways
- Saving for a down payment and other costs
 - A closer look at closing costs
 - Budgeting to buy a home
 - Saving to buy a new home
 - Know your mortgage options
 - Key takeaways
- Understand home refinance
 - What to know about refinancing a mortgage
 - Top 5 reasons to refinance
 - Key takeaways

Taxes

- Planning my taxes
 - The marriage penalty
 - Understanding the Alternative Minimum Tax (AMT)
 - Calculating tax deductions
 - Anatomy of a W-2
 - How to fill out a 1040EZ
 - Key takeaways
- How taxes affect my paycheck
 - Anatomy of a paycheck
 - Intro to the W-4
 - How allowances affect your paycheck
 - Pre-tax benefits
 - Calculating federal income taxes
 - Calculating state income taxes
 - Key takeaways

Car Buying

- Preparing to buy or lease
 - **Comparing the cost of new and used cars**
 - **The true cost of a car**
 - Financing a car
 - Buying vs. leasing a car
 - When leasing might come out better than buying
 - Key takeaways

Personal banking and security

- Understanding my bank account
 - **Credit and debit: Two very different cards**
 - What is the difference between "secured" and "unsecured" credit?
 - Understanding gray charges
 - **Your bank account: 10 questions to ask**
 - Key takeaways
- Fraud and identity protection
 - Keeping your financial information safe

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- Improving password security
- Victims of identity theft: 5 steps to take action
- Key takeaways
- Basics of the banking industry
 - What makes up a bank's income statement
 - Where paper money got its value
 - How fractional reserve banking works
 - Inflation Part 1: What is inflation?
 - Inflation Part 2: How does price inflation work?
 - Inflation Part 3: Understanding the numbers
 - Introduction to banking
 - Understanding the basics of banking
 - Key takeaways

Paying for school

- Saving for school
 - The math behind saving for college
 - How to finance a return to college
 - Going back to school? 3 ways to reduce the cost
 - Applying for federal student aid
 - Key takeaways
- Repaying student loans
 - Intro to student loan repayment options
 - Repaying student loans on a 10-year plan
 - Income-based student loan repayment plans
 - Delaying student loan repayment with deferment or forbearance
 - Student loan deferment
 - How loan deferment works
 - Consolidating student loans
 - Key takeaways

Part 2: Organizing the Workshop

Scheduling

It is recommended that a venue for teacher workshops be secured at least 8-10 weeks in advance. To ensure a successful workshop, it is important to review the calendars of local school districts to avoid state testing windows, finals, teacher in-service dates, etc. Classroom teachers suggest avoiding workshops on Mondays and Fridays as they are the most difficult days to be out of the classroom. Consulting with school district staff, such as social studies curriculum or professional development coordinators, as well as principals and classroom teachers is advised to avoid scheduling conflicts.

Teacher Recruitment

Teacher recruitment should not begin more than 6 weeks in advance to reduce the number of premature registrations and cancellations. Sources of recruitment include district-level employees such as social studies curriculum or professional development coordinators, building principals, teacher preparation programs at local colleges and universities, and previous workshop attendees. Most states provide an avenue for open record requests and lists of teachers by subject may be available through this search.

Fliers, letters, and websites are potential mediums to advertise workshops. An email marketing site such as Constant Contact or Mail Chimp is also helpful.

Sample Email Marketing Text

Personal Financial Literacy and Better Money Habits Training

If you are looking for ways to reinforce your personal financial literacy lessons, then look no further. We are offering a Personal Financial Literacy training workshop, featuring ways to integrate Bank of America's Better Money Habits video library and Financial Fitness for Life workbooks into your lessons.

Join us for this engaging and fast-paced session. **Lunch and free parking are included with your registration. Substitute reimbursement is provided.**

When and where:

- Date
- Time
- Location

Who should attend?

- High school teachers
- Middle school teachers
- Personal financial literacy teachers
- Math of finance teachers
- Family and consumer studies teachers

Additional information:

- Discussions on how to integrate Better Money Habits videos into your lessons
- **Parking Situation**
- **Meal Situation**
- **Additional benefits such as stipend or substitute reimbursement**

To register visit:

(insert registration link)

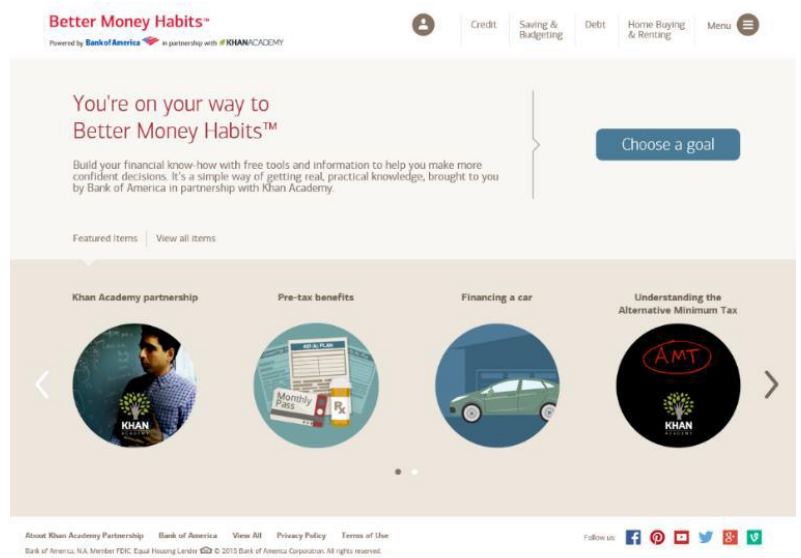
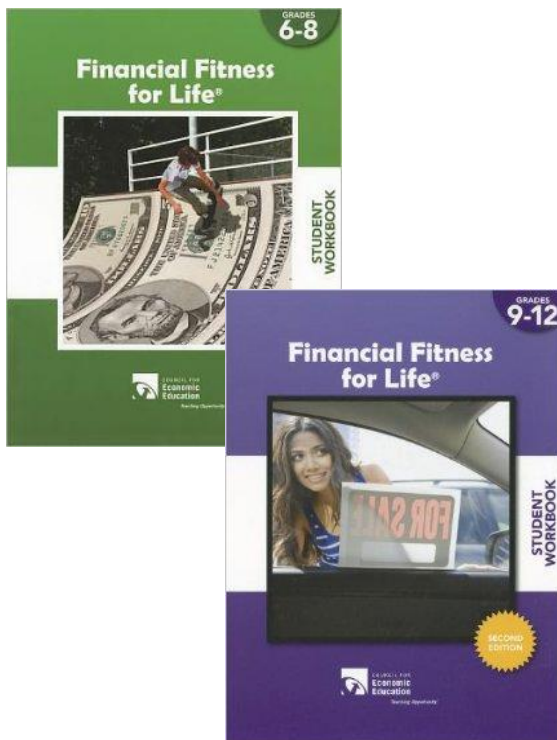
For more information visit (insert workshop provider website)

Sample Flyer Text

PERSONAL FINANCIAL LITERACY
Professional Development Training
Using Better Money Habits Videos

Date & Location

This workshop will feature ways to integrate Bank of America's Better Money Habits video library and Financial Fitness for Life into your lessons.



- **No Cost to Attend**
- **Receive Financial Fitness for Life Curriculum**
- **Lunch Included**
- **Substitute Reimbursement Provided**

Who should attend?

- High school teachers
- Middle school teachers
- Personal financial literacy teachers
- Math of finance teachers
- Family and consumer studies teachers

For more information or to
register visit:

(Insert Website &
Contact Information)

Part 3: Conducting the Workshop

Workshop Objectives

- To introduce teachers to the Better Money Habits for Students curriculum package.
- To familiarize participants with www.bettermoneyhabits.com.
- To demonstrate to participants how to carry out various lessons from Better Money Habits for Students.
- To engage participants in activities that reinforces financial literacy concepts through interactive lesson demonstrations.
- To provide teachers with economic lesson plans that can be adapted to any audience.

<p style="text-align: center;">Sample Agenda – Full Day Workshop Middle School & High School Teachers Combined</p>
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This agenda is recommended for a full-day workshop with both middle school and high school teachers in attendance. The selected lessons demonstrate engaging activities and that the Better Money Habits Curriculum can be used in combination with Financial Fitness for Life or as a standalone curriculum. It is recommended that the first and third lesson demonstrated in both the morning and afternoon show the potential of the Better Money Habits lessons as a standalone curriculum and the second lesson demonstrated in both the morning and afternoon show the Better Money Habits lesson in conjunction with the appropriate Financial Fitness for Life lesson. The schedule allows for workshop participants to spend some time on the Better Money Habits website to preview videos for their classrooms.

This schedule could be adapted as three hour workshops for either only middle school teachers or only high school teachers using the appropriate portion of the agenda.

<u>Time</u>	<u>Activity</u>
9-9:15 a.m.	Welcome and Introductions
9:15-10 a.m.	Middle School Lesson 5: Credit Cards vs. Debit Cards
10-11 a.m.	Middle School Lesson 4: Setting Goals (Financial Fitness for Life Grades 6-8 Lesson 10: Why Save?)
11-11:45 a.m.	Middle School Lesson 7: New and Used Cars
11:45 a.m.-12:45 p.m.	Lunch
12:30-1:15 p.m.	High School Lesson 2: Renting a Place
1:15-2:15 p.m.	High School Lesson 10: Creating a Financial Safety Net (Financial Fitness for Life Grades 9-12 Lesson 20: The Benefits and Opportunity Costs of Saving and Spending)
2:15- 3 p.m.	High School Lesson 7: Credit Reports and Scores
3-3:30 p.m	View BMH videos in pairs and discuss what would work well in your classroom
3:30-3:45 p.m.	Discussion and Wrap up
3:45-4 p.m.	Workshop Evaluations

<p style="text-align: center;">Sample Agenda – Full Day Workshop Middle School Teachers</p>

This agenda is recommended for a full-day workshop with middle school teachers in attendance. The selected lessons demonstrate six out of the eight middle school lessons from the Better Money Habits Curriculum. It is recommended that the first and third lesson demonstrated in both the morning and afternoon show the potential of the Better Money Habits lessons as a standalone curriculum and the second lesson demonstrated in both the morning and afternoon show the Better Money Habits lesson in conjunction with the appropriate Financial Fitness for Life lesson. The schedule allows for workshop participants to spend some time on the Better Money Habits website to preview videos for their classrooms.

<u>Time</u>	<u>Activity</u>
9-9:15 a.m.	Welcome and Introductions
9:15-10 a.m.	Middle School Lesson 5: Credit Cards vs. Debit Cards
10-11 a.m.	Middle School Lesson 4: Setting Goals (Financial Fitness for Life Grades 6-8 Lesson 10: Why Save?)
11-11:45 a.m.	Middle School Lesson 7: New and Used Cars
11:45 a.m.-12:45 p.m.	Lunch
12:30-1:15 p.m.	Middle School Lesson 3: Checking Accounts
1:15-2:15 p.m.	Middle School Lesson 6: Establishing Credit (Financial Fitness for Life Grades 6-8 Lesson 16: Establishing Credit)
2:15- 3 p.m.	Middle School Lesson 8: Saving Money Every Day
3-3:30 p.m.	View BMH videos in pairs and discuss what would work well in your classroom
3:30-3:45 p.m.	Discussion and Wrap up
3:45-4 p.m.	Workshop Evaluations

<p style="text-align: center;">Sample Agenda – Full Day Workshop High School Teachers</p>
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This agenda is recommended for a full-day workshop with high school teachers in attendance. The selected lessons demonstrate six out of the ten high school lessons from the Better Money Habits Curriculum. It is recommended that the first and third lesson demonstrated in both the morning and afternoon show the potential of the Better Money Habits lessons as a standalone curriculum and the second lesson demonstrated in both the morning and afternoon show the Better Money Habits lesson in conjunction with the appropriate Financial Fitness for Life lesson. The schedule allows for workshop participants to spend some time on the Better Money Habits website to preview videos for their classrooms.

<u>Time</u>	<u>Activity</u>
9-9:15 a.m.	Welcome and Introductions
9:15-10 a.m.	High School Lesson 2: Renting a Place
10-11 a.m.	High School Lesson 3: Moving Costs (Financial Fitness for Life Grades 9-12 Lesson 8: Managing Your Money)
11-11:45 a.m.	High School Lesson 8: Buying a Home
11:45 a.m.-12:45 p.m.	Lunch
12:30-1:15 p.m.	High School Lesson 9: Owning a Car
1:15-2:15 p.m.	High School Lesson 10: Creating a Financial Safety Net (Financial Fitness for Life Grades 9-12 Lesson 20: The Benefits and Opportunity Costs of Saving and Spending)
2:15- 3 p.m.	High School Lesson 7: Credit Reports and Scores
3-3:30 p.m.	View BMH videos in pairs and discuss what would work well in your classroom
3:30-3:45 p.m.	Discussion and Wrap up
3:45-4 p.m.	Workshop Evaluations

Materials

Middle School & High School Teachers Combined Agenda

Agenda – 1 copy per participant

Appointment Calendar – 1 copy per participant

Lesson Plans – entire Better Money Habits curriculum in binder for each participant

Scissors and die for each group of four participants

Multiple sticky notes per participant

Computer access

Apartment/rental guides

Poster or markers

Handouts – 1 copy of each per participant

- Middle School Lesson 5: Credit Cards vs. Debit Cards: Handout 5.1: Venn Diagram – Costs and Benefits of Debit and Credit Card
- Middle School Lesson 4: Setting Goals: Handout 4.1: Setting Goals
- Financial Fitness for Life Grades 6-8 Lesson 10: Why Save?: Activity 10.1
- Middle School Lesson 7: New and Used Cars: Handout 7.1: What Car Should I Buy?
- High School Lesson 2: Renting a Place: Handout 2.1: Renting a Place Video Review
- High School Lesson 2: Renting a Place: Handout 2.2: Renting a Place Individual Project
- High School Lesson 2: Renting a Place: Handout 2.3: Renting a Place Assessment
- High School Lesson 10: Creating a Financial Safety Net: Handout 10.1: Creating a Financial Safety Net
- Student handouts from Lesson 20, Financial Fitness for Life, Grades 9-12 Student Workbook
- High School Lesson 7: Credit Reports and Scores: Handout 7.1: Credit Reports and Credit Scores
- High School Lesson 7: Credit Reports and Scores Handout 7.2: Why a Credit History Is Important

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Middle School Teacher Agenda

Agenda – 1 copy per participant

Appointment Calendar – 1 copy per participant

Lesson Plans – entire Better Money Habits curriculum in binder for each participant

Scissors and die for each group of four participants

Multiple sticky notes per participant

Handouts – 1 copy of each per participant

- Middle School Lesson 5: Credit Cards vs. Debit Cards: Handout 5.1: Venn Diagram – Costs and Benefits of Debit and Credit Card
- Middle School Lesson 4: Setting Goals: Handout 4.1: Setting Goals
- Financial Fitness for Life Grades 6-8 Lesson 10: Why Save?: Activity 10.1
- Middle School Lesson 7: New and Used Cars: Handout 7.1: What Car Should I Buy?
- Better Money Habits Poster: Your Bank Account: 10 Questions To Ask
- Middle School Lesson 3: Checking Accounts: Handout 3.1: Your Bank Account: 10 Questions To Ask
- Middle School Lesson 3: Checking Accounts: Handout 3.2: My “Check” List Assessment
- Student handouts from Lesson 16, Financial Fitness for Life, Grades 6-8 Student Workbook
- Middle School Lesson 10: Saving Money Everyday: Handout 10.1: How Does My Family Save?
- Better Money Habits “Easy Ways to Save on Everyday Expenses” Video transcript

Better Money Habits Workshop Leaders Guide

High School Teacher Agenda

Agenda – 1 copy per participant

Appointment Calendar – 1 copy per participant

Lesson Plans – entire Better Money Habits curriculum in binder for each participant

Computer access

Apartment/rental guides

Calculator, magazines, newspapers, or other sources of information about vehicles

Poster or markers

Handouts – 1 copy of each per participant

- High School Lesson 2: Renting a Place: Handout 2.1: Renting a Place Video Review
- High School Lesson 2: Renting a Place: Handout 2.2: Renting a Place Individual Project
- High School Lesson 2: Renting a Place: Handout 2.3: Renting a Place Assessment
- High School Lesson 3: Moving Cost: Handout 3.1: A Moving Experience – How Much Does It Cost?
- Student handouts from Lesson 8, Financial Fitness for Life, Grades 9-12 Student Workbook
- High School Lesson 9: Handout 9.1: Owning a Car
- High School Lesson 10: Creating a Financial Safety Net: Handout 10.1: Creating a Financial Safety Net
- Student handouts from Lesson 20, Financial Fitness for Life, Grades 9-12 Student Workbook
- High School Lesson 7: Credit Reports and Scores: Handout 7.1: Credit Reports and Credit Scores
- High School Lesson 7: Credit Reports and Scores Handout 7.2: Why a Credit History Is Important

**Ice Breaker
Appointment Calendar**

The appointment calendar serves two purposes. First, it allows workshop participants a change to mingle and meet other attendees. Second, it allows workshop facilitators to quickly pair participants with different partners throughout the workshop.

Allow participants 10 minutes to fill their calendar. Each time they make an “appointment” they should introduce themselves to a new person and share information such as what and where they teach.

Each time a lesson calls for partners or groups, workshop facilitators can instruct participants to find their X o'clock appointment. Pairs can be combined for groups of four.

Appointment Calendar



12:00	_____
1:00	_____
2:00	_____
3:00	_____
4:00	_____
5:00	_____
6:00	_____
7:00	_____
8:00	_____
9:00	_____
10:00	_____
11:00	_____

Sample Evaluation Form

Workshop Evaluation

Directions: Please reflect on your workshop experience to complete this evaluation. All answers will be kept strictly confidential and reported only in summary form.

SA = STRONGLY AGREE

D = DISAGREE

A = AGREE

SD = STRONGLY DISAGREE

U = UNCERTAIN

NA = NOT APPLICABLE /DID NOT ATTEND

	SA	A	U	D	SD	NA
The workshop was well-organized and directed.						
The workshop improved my knowledge of the workshop content.						
The workshop gave me good preparation for teaching this content.						
The workshop gave me good curriculum materials to use in my classroom.						
Overall, I would give this workshop a good rating for its contribution to my education and effectiveness as a teacher of this workshop content.						
I plan to use the curriculum materials presented at the workshop with my students.						
I would recommend this workshop to a colleague interested in this topic.						

Better Money Habits Workshop Leaders Guide

Demographic questions:

1. What is the best description of your **primary** work position? (check one)
 - Full-time teacher
 - Part-time teacher
 - School administrator
 - Other (please list) _____

2. Approximately, how many **years** have you been an educator?
_____ years

3. At what **type of school** do you teach?
 - elementary school
 - middle school
 - high school
 - other (please specify _____)

4. What is the **primary content area** of your teaching?
 - economics
 - personal finance
 - business
 - career education
 - history/social studies
 - English/language arts
 - mathematics
 - science
 - Other (please specify _____)

5. Is your school a **Title I** school?
 - Yes
 - No
 - I do not know.