

4TH GRADE

TEACHER RESOURCE

DOWN TO BASICS



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fun with fixed and variable expenses



A **fixed expense** is an expense that occurs regularly. The expense is the same every month. Examples would include rent, insurance, dues, daycare, etc.

A **variable expense** is an expense that changes from month to month. Examples may include electricity, groceries, gas, eating out, etc.

Revenue is money that you make from running a business that provides services or goods.

Profit is the amount of money a business has left after all of the costs and expenses of running the business are deducted from the revenue.

Savings is the amount of money set aside for future use by not spending it or using it.

Savings account is a credit union or bank account that earns interest.

A **financial institution** is a credit union, bank or investment company that helps people with loans, savings and investments.

Interest is the money you receive when you save money in an account. Interest is also what you pay to borrow money.

An **interest rate** is the money the financial institution charges you to borrow money or the amount of money the financial institution awards you for saving money.

Investing is using money to make more money (Example: You put money into a company, hoping you will make a profit.)



Lesson 1: Financial Institutions

Upon completion of this lesson, students will be able to:

1. Describe the basic purposes of financial institutions, including keeping money safe and lending money
2. Give examples of financial institutions

Materials Needed:

- Where Do We Put Our Money? Video
- Where Do We Put Our Money? Worksheet (Print 1 per student)
- Where Do We Put Our Money? Answer Key

Estimated Duration: 30 minutes

[Where Do We Put Our Money? Video](#)

Watch the Where Do We Put Our Money? video with students. Each student should complete the Where Do We Put Our Money? fill-in-the-blank worksheet as the movie plays. Review the worksheet as a class and correct answers, as necessary.



Lesson 2: Profit

Upon completion of this lesson, students will be able to:

1. Define profit
2. Define revenue
3. Calculate profit in different situations

Materials Needed:

- Math With Mrs. Klingsick – Profit YouTube Video
- What’s Their Profit? Worksheet (Print 1 per student)
- What’s Their Profit? Answer Key

Estimated Duration: 30 minutes

Watch the video, Math with Mrs. Klingsick – Profit, to introduce students to the concepts of Revenue, Expenses and Profit. <https://www.youtube.com/watch?v=x1kdbjxLtWU>

Hand out the worksheet, What’s Their Profit? Review word problem 1 as a group, clarifying vocabulary words and their definitions.

After answering all questions from problem 1, students will complete problems 2-6 on their own. You may also allow students to work in pairs to complete the worksheet, asking one student to determine expenses while the other one determines revenue. After checking each other’s work, they may work together to identify the profit.



Lesson 3: Saving and Investing

Upon completion of this lesson, students will be able to:

1. Define savings
2. Identify savings options
3. Compare the advantages and disadvantages of savings options
4. Differentiate between interest and interest rate
5. Explain investing

Materials Needed:

- 6 to 8 small balloons per student
- Saving and Investing Video
- Saving and Investing Activity Chart (Print 1 per student)

Estimated Duration: 20 minutes

[Saving and Investing Video](#)

Watch the Saving and Investing Video. Discuss the three options presented in the movie: 1) saving at home, 2) saving in a credit union or bank, and 3) investing. Ask students to share with the group advantages and disadvantages of each. Table below for teacher use during discussion:

OPTIONS	ADVANTAGES	DISADVANTAGES
Saving at home	1. Location is easy to save to 2. Total control of money	1. Cannot get it back if lost or stolen 2. Does not earn interest
Saving in a credit union or bank	1. Insurance on money 2. Earns interest 3. Safe and Secure	
Investing	1. May earn more money	1. May lose money

Balloon Activity

Estimated Duration: 60 minutes – spaced throughout the day (or week)

This activity may take place in a single day, or you may extend this activity across several days as you work through the Financial Education lessons. If you extend the activity across several days, you will need to modify the instructions below.

Set-up:

1. Each student should have an assigned cubby, locker or desk area for personal use.
2. Create a designated area as a SAVINGS ACCOUNT. This may be a large box labeled SAVINGS ACCOUNT behind the teacher's desk, in a large box labeled SAVINGS ACCOUNT in front of a bulletin board, or in another low-traffic area.
3. Prepare a designated, PORTABLE area as an INVESTING area. This may be a large trash bag, a transparent cleaner's bag, or some type of soft container labeled INVESTING that will allow the teacher (or another assigned individual/company) to move the contents (balloons) around the room into high- and low-traffic areas which put the contents (balloons) at risk (of popping!).

Instructions:

This activity will reinforce the importance of savings, illustrate the various ways to save, and demonstrate the risk involved with investing. Read the following rules to students:

1. Each person will receive 3 balloons.
2. For this activity, balloons represent money. All students will begin with the same amount of money; however, everyone will not leave with the same amount of money – it depends on how they save and invest!
3. Students get to decide where to “save” or “invest” their money.
4. A popped balloon will represent money lost; and, a popped balloon will not be replaced except according to the rules of this activity.
5. Students must choose to place their money (inflated balloons) in three places:
 - a. Students can place their money (inflated balloons) at their desks or in their personal cubbies/locker spaces. This location represents saving money at home in either a PIGGY BANK or LOCK BOX. The student is totally responsible for the care of the money – to keep it safe (or protect the balloon from popping). Students who select this option are not allowed to get upset if/when their balloon(s) pops, when their balloon(s) go missing, or blame other individuals for accidentally popping their balloon(s). You may give these students a grocery bag (wallet) to gather the balloons; however, the grocery bag is under the student's control and dependent upon the student for safety and storage.

Discussion: What happens to the money you save at home? When you save money by yourself, you alone are responsible for its care. If someone else uses it OR you spend it OR you lose the money, then the money is gone forever (popped balloon). No one will replace your money (balloon), and you won't receive any interest on your money (FREE balloons) like you might if your money had been in a credit union or bank (see next savings option).

- b. Students can place their money (inflated balloons) in a designated safe place in the room (Teacher will provide a bag behind the teacher's desk or another location in a low-traffic area). This option represents a SAVINGS ACCOUNT at a credit union or bank.

Discussion: What happens to the money you save in an account? Credit unions and banks work to keep your money very safe, and they have insurance on the money they save for you. So, if something happens to the financial institution (robbery, building burns, etc.), the insurance will replace your saved money (balloons). Also, credit unions and banks will give you free money/interest (more balloons!) for saving your money with them over a period of time.

- c. Students can place their money (inflated balloons) in a large trash bag provided by the teacher. This bag represents INVESTING, using money for the purpose of making more money. However, it is also a riskier option.

Discussion: What can happen to your money when you invest in a company? If the company makes money, YOU make money, too! Yay!! However, if the company loses money, you lose money, too.

- 6. Give a copy of the Savings and Investing Activity Chart to each student. They will access the chart throughout this activity. Tell students to decide in which location they want to place their money. This may take a little further discussion. Each student must make this a personal choice. They should decide what to do with their money based upon how many balloons they hope to have at the end of the activity (TOTAL MONEY on chart). Remind students of their choices.





- a. **PIGGY BANK or LOCK BOX** – If you place all balloons (money) in your personal space, you must protect ALL balloons. When they are lost or popped, you will receive NO MORE balloons. (You may want to insist – for those students who want to save their balloons in the PIGGY BANK or LOCK BOX - that they must place 1 balloon in their SAVINGS ACCOUNT. This will ensure each student will have an opportunity to receive an additional balloon.)
 - b. **SAVINGS ACCOUNT** – Placing balloons (money) in this insured account means these balloons are safe and will be returned at the end of the activity. In addition, SAVINGS ACCOUNTS pay interest (FREE money) periodically, so you will receive extra balloons for saving.
 - c. **INVESTING** – Placing balloons (money) in INVESTING means you could lose all balloons if the company your money is invested in loses money! However, if the company does well, you will get more balloons (money)! These extra balloons represent profit.
7. Have the students complete Column 1: Beginning Balance on the Savings and Investing Chart to indicate where they are allocating their first 3 balloons.
 8. Give each student three balloons, and have them blow them up.
 9. Once students' balloons are blown up, have students write their first names on each balloon with a marker. (The teacher may want to write the students' names on the balloons to avoid unnecessary balloon popping.)
 10. In small groups or rows, have the students move their inflated balloons to the locations that they selected in Column 1 of the Savings and Investing Activity Chart:
 - a. **PIGGY BANK or LOCK BOX**
 - b. **SAVINGS ACCOUNT**
 - c. **INVESTING**
 11. After all balloons (money) have been placed, the group will check on the balloons periodically, just like people check on their real money. Plan to work in the following interactions with the money throughout the rest of this activity. You can plan the interactions throughout one school day, or extend it over several days, allowing money to be in peril (in a piggy bank or lock box), money to be earned as interest (in a savings account), or profits lost or earned (by investing).

INTERACTIONS:

1. Students who elect to keep their balloons in their PIGGY BANK or LOCK BOX (assigned cubby, locker or desk area) will probably experience popped balloons throughout the activity. Some students may become angry or upset at the loss of balloons; explain that this is a consequence of not saving in an insured account.
2. Accidentally pop a SAVINGS ACCOUNT balloon (or two – taking note of the names on the balloons before popping!). Remind students not to panic! At any time AFTER your money is placed in a SAVINGS ACCOUNT, the credit union or bank (teacher) will replace the money because it is insured.

Give new balloons to the students whose balloons were popped. Have them blow them up, write their names on them and put them back into the SAVINGS ACCOUNT.

NO entry needs to be made on the Savings and Investing Activity Chart because the amount of money in their account has not changed.

You should do this interaction a couple of times throughout the activity to reinforce the safety and security of a SAVINGS ACCOUNT.

3. Move the INVESTING container periodically in the room throughout this activity, placing it in high traffic areas, increasing chances that some balloons pop. In addition, use occurrences throughout the day to select random balloons from the bag and pop them: it starts raining – pop 2 balloons; the principal talks over the loud speaker – pop a balloon; the neighboring class is too loud – pop 3 balloons; etc. These events are outside of the students’ control and represent the volatility of the INVESTING world (like a company you have invested in which loses money).

After time passes....

4. Students who have saved money in their PIGGY BANK or LOCK BOX need to count the number of balloons they presently have; the amount of “money” they have may have decreased if any of their balloons popped. They need to record their balloon (money) count in the PIGGY BANK or LOCK BOX row in Column 2: New Total. Use this as an opportunity to reinforce the risk of saving money at your house.

Next, students who placed “money” in a savings account will be awarded interest. Every student will receive an additional balloon for each balloon in a SAVINGS ACCOUNT.



Give your savers one balloon for each balloon they had in savings. Students blow up their additional balloons and write their names on them. Reinforce the benefit of saving in an insured account to the class. All savers need to record their balloon (money) count in the Savings Account row in Column 2: New Total. (They simply double the Savings amount previously written in Column 1). Students who did not place balloons in the SAVINGS ACCOUNT will not receive additional balloons.

Distribute the balloons from the INVESTING bag. Because you have popped some of these balloons (representing risk), student totals will not be the same as originally noted on their charts. Some have lost money by investing! However, for any remaining balloons they have, they will receive an additional two balloons, representing the profit they made! Hand out the extra balloons, have students inflate them and write their names on them. In Column 2: New Total of their Investing row on their charts, all investors need to record the number of INVESTING balloons they now possess.

At this point, students have all of their balloons, except the initial savings account balloons, in their possession. It is time for them to decide how they will reallocate their balloons.

Have they changed their minds about the advantages to saving in different places, or about taking the risk of investing money? How many balloons will they keep in their personal space (PIGGY BANK or LOCK BOX)? Instruct them to record this new amount in the PIGGY BANK or LOCK BOX row in Column 3: New Total of their chart and to place this number of balloons in their bag that they are responsible for.

Likewise, students must decide how much money (number of balloons) they will place in a SAVINGS ACCOUNT. Instruct them to add this number to the amount in Column 2 of the Savings Account row, and write the sum in the Savings Account row in Column 3: New Total of their chart. Have students bring the number of balloons they want to add to Savings to the SAVINGS ACCOUNT bag.

Finally, students will invest any remaining balloons they have. Instruct them to record this number in the Investing row in Column 3: New Total of their chart and place these remaining balloons in the Investing bag.

As more time passes, continue popping balloons from the INVESTING bag through the remainder of the activity.

5. To conclude the activity, students who have saved money in their PIGGY BANK or LOCK BOX need to count the number of balloons they have; the amount of “money” they have may have decreased if any of their balloons popped. They need to record their balloon (money) total count in the PIGGY BANK or LOCK BOX row in Column 4: Final Total.

Next, students who placed “money” in a savings account will be awarded interest. Every student will receive an additional balloon for each balloon in a SAVINGS ACCOUNT. Give your savers one balloon for each balloon they had in savings. Students blow up their additional balloons and write their names on them. Reinforce the benefit of saving in an insured account to the class. All savers need to record their balloon (money) count in the Savings Account row in Column 4: Final Total. (They simply double the SAVINGS ACCOUNT amount previously written in Column 3). Students who did not place balloons in the SAVINGS ACCOUNT will not receive additional balloons.

Distribute the balloons from the INVESTING bag. Because you have popped some of these balloons (representing risk), student totals will not be the same as originally noted on their charts. Some have lost money by investing! However, for any remaining balloons they have, they will receive an additional two balloons, representing the profit that they made. Hand out the extra balloons, have students inflate them and write their names on them. In Column 4: Final Total of their Investing row on their charts, all investors need to record the number of Investing balloons they now possess.

WRAP-UP:

Based upon final entries in Column 4 of the Savings and Investing Activity Chart, conduct a classroom discussion to address the following points:

1. Why should you save some of your money?
2. What are the advantages and disadvantages of a SAVINGS ACCOUNT?
3. What are the advantages and disadvantages of INVESTING?
4. What is the riskiest place to save your money? Why?
5. What is the safest place to save your money? Why?

At the end of this activity, the Teacher may choose to reward students who have accumulated the most balloons AND/OR those who have provided the best answers during the discussion (lessons learned!) for their savvy saving habits and knowledge.



Lesson 4: Fixed and Variable Expenses

Upon completion of this lesson, students will be able to:

1. Give examples of fixed expenses
2. Give examples of variable expenses

Materials Needed:

- Label It: Fixed or Variable Expenses Cards (classroom set)

Estimated Duration: 20 minutes

Begin this lesson by explaining a budget is simply a plan you make for your money. There are two important things you have to know before you can make your money plan: the amount of your income and the amount of your expenses. You deduct your expenses from your income to discover how much income you will have left over after you have paid for everything. If there is no money left over, you have a problem, and if you want to have more income left over after expenses, you have to figure that out, too! Putting your expenses into two categories will help. The amount of fixed expenses stay the same. You cannot make adjustments to them. However, variable expenses don't stay the same – you can find ways to cut back on variable expenses when you need to have more income leftover. To help drive home this concept, play the Fixed and Variable Expenses video.

Reinforce the importance of differentiating between fixed and variable expenses. Just like the student in the video, kids can create money plans with any “income” they may have. Grownups also need to make money plans. They should know their income and deduct their fixed expenses and variable expenses from it. If they need more money for the family, they can find ways to cut back on their variable expenses. The more money they have leftover, the more they can save for big purchases or emergencies. What fixed and variable expenses do grownups have?

Put the students in pairs to complete the Fixed and Variable expenses activity. Define one side of the room as The Fixed Expense side and the other side of the room as The Variable Expense side. (You can also use a bulletin board or a chart to designate areas for the two expense types.)

Give each pair an Expense Card. Give them time to decide into which category their expense will be placed. When they decide, they move to the side of the room that labels their type of expense.

Each pair should be prepared to explain their decision to the class.



Name _____

Date _____

Lesson 1: Where Do We Put Our Money?

Watch the video and complete the worksheet.

When people earn income, they put their money in a financial institution like a _____
or _____.

Credit unions and banks keep our money safe from what?

1. _____
2. _____
3. _____
4. _____

Your credit union or bank will also give you special _____ that help you track your money to see how much you have any time, day or night. You can get a savings account to _____, a _____ account to spend, and you can download your credit union or bank's app!

Credit Unions and banks _____ money to families that need it, too.

Interest isn't only something you pay when you borrow money. _____ can also be what you earn when you save money. So, when you open an account at a credit union or bank, they will help you grow your money!

The video showed three BIG reasons why people keep their money in a credit union or bank. What are they?

1. _____
2. _____
3. _____

WORD BANK

credit union

Be successful

save

robbers'

tools

lend

Interest

tornadoes

Have support

Feel safe

checking

fire

floods

bank

Name _____

Date _____

Lesson 1: Where Do We Put Our Money? **Answer Key**

Watch the video and complete the worksheet.

When people earn income, they put their money in a financial institution like a credit union or bank.

Credit unions and banks keep our money safe from what?

1. robbers
2. tornadoes
3. floods
4. fire

Your credit union or bank will also give you special tools that help you track your money to see how much you have any time, day or night. You can get a savings account to save, a checking account to spend, and you can download your credit union or bank's app!

Credit Unions and banks lend money to families that need it, too.

Interest isn't only something you pay when you borrow money. Interest can also be what you earn when you save money. So, when you open an account at a credit union or bank, they will help you grow your money!

The video showed three BIG reasons why people keep their money in a credit union or bank. What are they?

1. Feel safe
2. Have support
3. Be successful

WORD BANK

credit union

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Interest

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Feel safe

checking

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floods

bank

Lesson 2: What's Their Profit?

Review the first word problem together. Then, complete the additional problems.

How to calculate profit: **Revenue – Expenses = Profit**

Revenue is money that you make from running a business that provides a service or goods.

Profit is the amount of money a business has left after all of the costs and expenses of running the business are deducted from the revenue. Profit is calculated by subtracting expenses (or costs) from revenue.

1. Janice set up a lemonade stand. She sold 10 small glasses and 15 large glasses of lemonade. Janice kept a list of what she bought to run the stand (expenses) and a list of how much people paid for the lemonade (revenue).

- Janice's expense for the lemonade ingredients & ice: \$ 3.50
- Janice's expense for glasses: \$ 1.50
- Janice's revenue: Small glass - \$.25 Large glass - \$.50

What was Janice's profit from running a lemonade stand?

Revenue from Lemonade Stand:

.25 for small lemonade x 10 small glasses sold =	\$ 2.50	\$10.00 Revenue
.50 for large lemonade x 15 large glasses sold =	+ <u>\$ 7.50</u>	- <u>\$ 5.00</u> Expenses
	\$10.00	

Expenses of Lemonade Stand:

Lemonade ingredients & ice =	\$ 3.50	\$ 5.00 Profit from
Purchase of glasses =	+ <u>\$ 1.50</u>	Lemonade
	\$ 5.00	Stand

2. Landon made 5 birdhouses to sell at the craft sale.

- Landon's expense for wood: \$7
- Landon's expense for glue and nails: \$2.75
- Landon's expense for paint: \$4.50
- Landon's revenue from each birdhouse: \$18.00

What was Landon's profit from selling the 5 birdhouses?

3. Justin is mowing lawns in his neighborhood this summer to earn money. He mows 5 lawns every week. His dad is letting him use the family's mower, but he has to buy all of the gasoline. He made a list of his expense and revenue for one week.

- Justin's expense for gasoline: \$5.00
- Justin's revenue from each lawn mowed: \$15.00

What was Justin's profit from mowing 5 lawns?

4. Rosa walks her elderly neighbors' dogs. She earns \$10 each week for exercising them. She kept a list of her expenses and income for the first month that had 4.5 weeks.

- Rosa's expense for a new leash: \$5.00
- Rosa's expense for dog treats: \$7.00
- Rosa's revenue from walking dogs each week: \$10.00

What was Rosa's profit for walking her neighbors' dogs for the first month?

5. Gabe makes money by performing minor repairs on bicycles for kids in his neighborhood. This week, he replaced 3 flat tires, aired up 10 low tires, and removed 2 sets of training wheels. His list of expenses and revenue for the week included:

- Gabe's expense for each new tire: \$2.50
- Gabe's expense for use of Dad's air compressor and tire tools: \$0
- Gabe's revenue from replacing one flat tire: \$10.00
- Gabe's revenue from airing up one low tire: \$2.50
- Gabe's revenue from removing one set of training wheels: \$5.00

What was Gabe's profit for repairing bicycles this week?

6. Suzy made bracelets to sell to her friends to raise money for the local animal shelter. She sold twenty! She made a list of her expenses and income from her project:

- Suzy's expense for materials to make bracelets: \$15.00
- Suzy's revenue from each bracelet: \$3.00

How much money did Suzy make to donate to the animal shelter?

Lesson 2: What's Their Profit? Answer Key

Review the first word problem together. Then, complete the additional problems.

How to calculate profit: **Revenue – Expenses = Profit**

Revenue is money that you make from running a business that provides a service or goods.

Profit is the amount of money a business has left after all of the costs and expenses of running the business are deducted from the revenue. Profit is calculated by subtracting expenses (or costs) from revenue.

1. Janice set up a lemonade stand. She sold 10 small glasses and 15 large glasses of lemonade. Janice kept a list of what she bought to run the stand (expenses) and a list of how much people paid for the lemonade (revenue).

- Janice's expense for the lemonade ingredients & ice: \$ 3.50
- Janice's expense for glasses: \$ 1.50
- Janice's revenue: Small glass - \$.25 Large glass - \$.50

What was Janice's profit from running a lemonade stand?

Revenue from Lemonade Stand:

.25 for small lemonade x 10 small glasses sold =	\$ 2.50	\$10.00 Revenue
.50 for large lemonade x 15 large glasses sold =	+ <u>\$ 7.50</u>	- <u>\$ 5.00</u> Expenses
	\$10.00	

Expenses of Lemonade Stand:

Lemonade ingredients & ice =	\$ 3.50	\$ 5.00 Profit from
Purchase of glasses =	+ <u>\$ 1.50</u>	Lemonade
	\$ 5.00	Stand

2. Landon made 5 birdhouses to sell at the craft sale.

- Landon's expense for wood: \$7
- Landon's expense for glue and nails: \$2.75
- Landon's expense for paint: \$4.50
- Landon's revenue from each birdhouse: \$18.00

What was Landon's profit from selling the 5 birdhouses?

\$18 x 5 =	\$90.00 Revenue
- <u>\$ 7 + 2.75 + 4.50 =</u>	<u>\$14.25</u> Expenses
	\$ 75.75 Profit from birdhouse sales

3. Justin is mowing lawns in his neighborhood this summer to earn money. He mows 5 lawns every week. His dad is letting him use the family's mower, but he has to buy all of the gasoline. He made a list of his expense and revenue for one week.

- Justin's expense for gasoline: \$5.00
- Justin's revenue from each lawn mowed: \$15.00

What was Justin's profit from mowing 5 lawns?

$$\begin{array}{r}
 \$15 \times 5 = \$75.00 \text{ Revenue} \\
 - \underline{\$5} = \underline{\$5.00} \text{ Expenses} \\
 \$70.00 \text{ Profit from} \\
 \text{mowing lawns}
 \end{array}$$

4. Rosa walks her elderly neighbors' dogs. She earns \$10 each week for exercising them. She kept a list of her expenses and income for the first month that had 4.5 weeks.

- Rosa's expense for a new leash: \$5.00
- Rosa's expense for dog treats: \$7.00
- Rosa's revenue from walking dogs each week: \$10.00

What was Rosa's profit for walking her neighbors' dogs for the first month?

$$\begin{array}{r}
 \$10 \times 4.5 = \$45.00 \text{ R} \\
 - \underline{\$5 + 7} = \underline{\$12.00} \text{ Ex} \\
 \$33.00
 \end{array}$$

5. Gabe makes money by performing minor repairs on bicycles for kids in his neighborhood. This week, he replaced 3 flat tires, aired up 10 low tires, and removed 2 sets of training wheels. His list of expenses and revenue for the week included:

- Gabe's expense for each new tire: \$2.50
- Gabe's expense for use of Dad's air compressor and tire tools: \$0
- Gabe's revenue from replacing one flat tire: \$10.00
- Gabe's revenue from airing up one low tire: \$2.50
- Gabe's revenue from removing one set of training wheels: \$5.00

What was Gabe's profit for repairing bicycles this week?

$$\begin{array}{r}
 \$10.00 \times 3 = \$30.00 \\
 \$2.50 \times 10 = \$25.00 \\
 \underline{\$5.00 \times 2} = \underline{\$10.00} \\
 \$65.00 \text{ R} \\
 - \underline{\$2.50 \times 3} = \underline{\$7.50} \text{ Ex} \\
 \$57.50
 \end{array}$$

6. Suzy made bracelets to sell to her friends to raise money for the local animal shelter. She sold twenty! She made a list of her expenses and income from her project:

- Suzy's expense for materials to make bracelets: \$15.00
- Suzy's revenue from each bracelet: \$3.00

How much money did Suzy make to donate to the animal shelter?


$$\begin{array}{r}
 \$3.00 \times 20 = \$60.00 \text{ Revenue} \\
 - \underline{\$15.00} = \underline{\$15.00} \text{ Expense} \\
 \$45.00 \text{ Donation}
 \end{array}$$

Lesson 3: Savings and Investing Activity Chart

SAVINGS & INVESTING ACTIVITY CHART

As you work through this activity, fill in the chart with the number of balloons
(amount of money!) you want to place in each location.


How much money will you save by the end of the game?!

	Column 1	Column 2	Column 3	Column 4
	Beginning Balance	New Total	New Total	Final Total
PIGGY BANK or LOCK BOX				
SAVINGS ACCOUNT				
INVESTING				
Total Number of Balloons	3			TOTAL MONEY

SAVINGS & INVESTING ACTIVITY CHART

As you work through this activity, fill in the chart with the number of balloons
(amount of money!) you want to place in each location.

How much money will you save by the end of the game?!

	Column 1	Column 2	Column 3	Column 4
	Beginning Balance	New Total	New Total	Final Total
PIGGY BANK or LOCK BOX				
SAVINGS ACCOUNT				
INVESTING				
Total Number of Balloons	3			TOTAL MONEY

Lesson 4: Label It: Fixed or Variable Expenses Cards

Housing / Rent



Utilities

(Electricity, Water, Gas, Trash)





Eating Out or Groceries



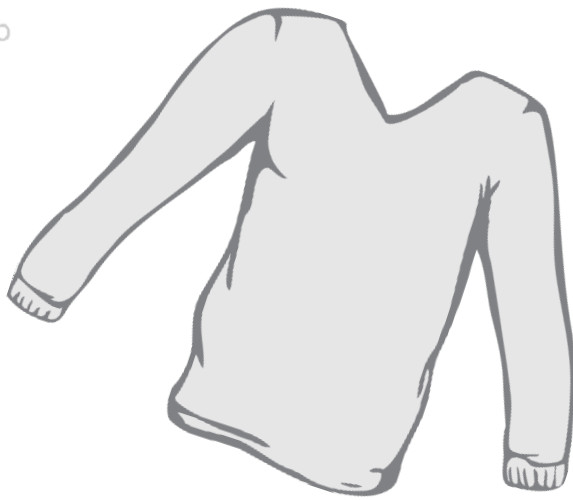
TV:



Cable/Streaming service(s)



Clothing



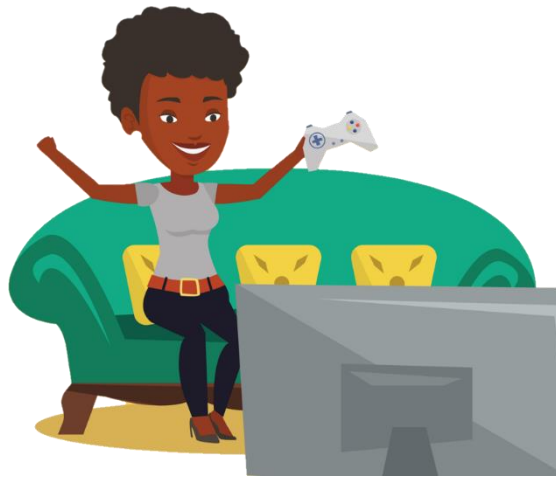
Entertainment

(movies, concerts, multi-plex centers)





Electronics



Gasoline





Haircuts



Savings





Gifts



Internet



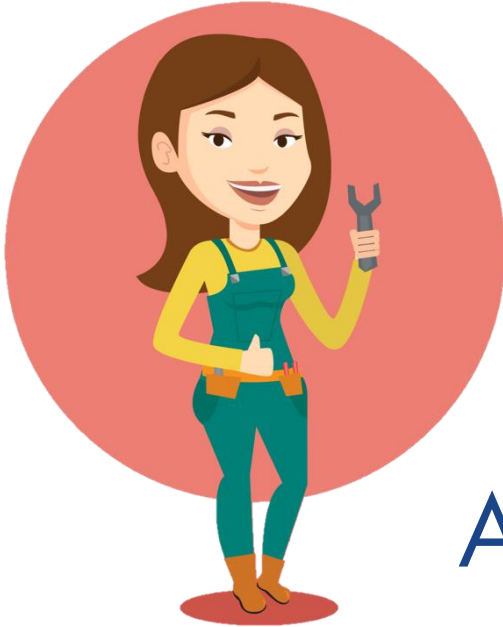


Car Payment



Cell Phone & Data





Auto Repair



House and Car
Insurance

