



Kids Curriculum

Student Guide - 3rd-5th Grade

Student Guide

Accounts, Savings, Budgets, & Expenses Third Grade/3a

Directions:

1. Read the scenario and decide where each item should be placed on This Month's Budget on the next page.
 - a. Pay careful attention to whether each item should be written in a row for income, expense, short-term savings goal, or long-term savings goal.
2. Then subtract the expenses from the income to find out how much you have left to put toward savings.
 - a. You decide how to split that amount between the short- and long-term savings goals.



This Month's Budget Information: Income, Expenses, and Savings Goals



- You earned \$70 from doing your chores this month.
- You have had your eye on a new backpack that costs \$30. You are thinking about buying it in 2 months.
- You need to pay your mom \$7 toward your video game subscription.
- You have also been thinking about your dream college and how much you want to be able to afford to go there.
- You need to pay \$3 for art club supplies.
- You need to pay \$15 toward your cell phone bill, and \$10 toward helping with household expenses.
- You have also been invited to an indoor trampoline park for \$10 and have decided to go.

This Month's Budget

This Month's Budget	Amount	Running Total
Income: _____		
Expense: _____		
	SUBTRACT	
Expense: _____		
	SUBTRACT	
Expense: _____		
	SUBTRACT	
Expense: _____		
	SUBTRACT	
Expense: _____		
	SUBTRACT	

This Month's Budget	Amount	Running Total
Short-term Savings Goal: _____ _____		
Long-term Savings Goal: _____ _____		
	SUBTRACT	

Student Guide

Credit, Debt, and Loans
Third Grade/3a

Directions: Decide whether Claudia should use cash, credit, debit, or check for each example and explain why you chose that payment method.



Payment Method Practice



1. Today, when Claudia got in her car, she realized her car air conditioner was broken. She took her car to the mechanic and it would cost \$1,400 to fix. Claudia didn't have the money right at that moment, but she knew she would be getting paid that afternoon. What method of payment should she use?
2. Claudia had to leave her car at the mechanic to get worked on, but she really needed to go to the store to buy some new shoes for work. She decided to take the bus. When she got on the bus, they told her she would need to pay \$1 to ride. How should Claudia pay?
3. When Claudia got to the shopping center, she found the perfect shoes for \$52. She knows she has enough in her bank account to buy the shoes. What method of payment should she use?

Student Guide

Risk Management & Insurance Third Grade/3a

Directions: Jane and her two sisters got a new laptop from a family member as a gift. Jane wants to make sure they reduce the risk of damaging or losing the laptop. Help Jane brainstorm a list of four or more rules for the laptop.



Reduce The Risk



Laptop Rules

- _____
- _____
- _____
- _____
- _____
- _____

Student Guide

Financial Psychology
Fourth Grade/4a



My Decision-making Process

Name your goal.	
Describe your incentives.	
List a choice you may face.	
List the consequences and benefits for this choice.	
Which choice will bring you closest to your goal? What's your priority?	
What is your decision?	
Reflect on your decision.	

Student Guide

Financial Psychology
Fourth Grade/4b



Goals and Plans

What makes a good Goal? (in your own words)

Blank Action Plan:

When I am older I really want to:

Why do I want this?

This is how I can make my Goal Specific and Realistic:

To help me reach this goal, I can do these 3 smaller, short-term goals.

1.

2.

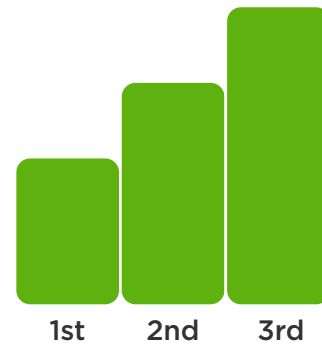
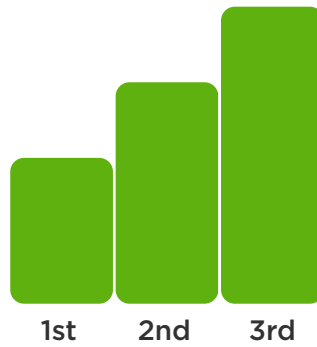
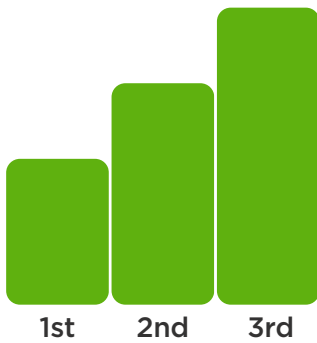
3.

I can make specific steps and list times to reach my smaller goals.

I can ...

REACH MY GOAL!!

START HERE



Student Guide

Income, Careers, Business, Entrepreneurship
Fourth Grade/4b



Job Search Questions

Directions: Write 2-3 questions for each career you are interested in. Then research and include your answers.

Career 1:

1.

Career 2:

1.

Career 3:

1.

2.

2.

2.

3.

3.

3.

Job Search Reflection



Now that you have completed your research, are you still interested in each of the three careers? Why or why not? Provide an explanation based on the answers to your questions.

Student Guide

Financial Psychology
Fifth Grade/1a



SMART Goals Notes

S

Specific



Specific means that your goal is detailed and exact. It can answer the questions who, what, where, when, and why.

M

Measurable



Measurable means you can track your progress and know exactly when your goal is met. It usually involves numbers. How much? How many? How can I track my progress?

A

Attainable



Attainable means that your goal is a reasonable one. It is not completely out of reach, or too easy for you.

R

Relevant



Relevant means that your goal is worthwhile. It is something that is actually important to you right now.

T

Timebound



Timebound means that your goal will be accomplished in a set time frame, such as two weeks, three months, or one year. A target date is a date by which you believe you can accomplish your goal.

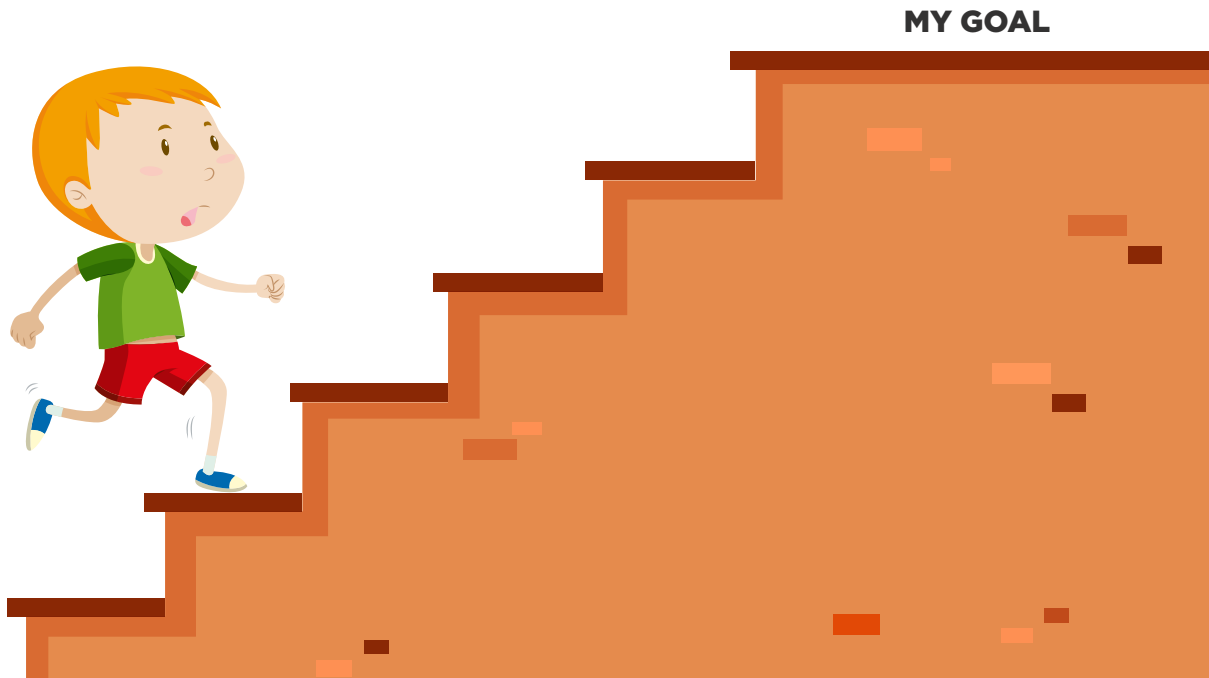
Student Guide

Financial Psychology
Fifth Grade/5b



Student Guide #1: SMART Goal Action Plan

Goal Statement: This is your basic goal and your reason and/or influences. Remember to make it SMART (specific, measurable, attainable, relevant, timebound).



My Goal Statement:

Mini-goals or action steps	Start Date	What I'm responsible for	People who can help me	NOTES	\$ saved or spent (+,-)	End Date
1.						
2.						
3.						
4.						
5.						

Student Guide #2: Action Plan Support Questions

1. What are you saving for?

2. How much will it cost? (This is your target amount.)

3. When do you THINK you can buy it? Pick a day on the calendar or estimate the number of months and weeks you think it will take. (This is an estimate or hypothesis.)

4. Calculate the amount per week.

Total cost = _____ ÷ # of weeks _____ = _____ \$ per week

5. If you earn \$50 per week, can you reach your goal by your target date? Why or why not?

6. If you earn \$50 per week and have \$15 of expenses (immediate needs and wants), how do you need to adjust your goal? Why?

Student Guide #3: Action Plan Exit Ticket

If you have an income of \$50 and expenses of \$26 each week. Calculate how much you need to save each week and how long it will take you to save \$1,500. Show your work.

If I save \$_____ per week, I can save \$1,500.00 in _____ weeks.

Write today's date: _____

On what date will you have savings of \$1,500?

Student Guide

Income, Careers, Business, Entrepreneurship
Fifth Grade/5a



Student Guide #1: Lifestyle Quiz

Direction: For each row, circle the example that you would rather do.

Got to college for 8 or more years	Or	Start your career after high school
Work outdoors	Or	Work indoors
Work sitting at a desk	Or	Be on your feet for most of the day
Work long hours and have a giant, fancy house	Or	Work less hours and have a smaller home
Live in a big city	Or	Live far away from other people
Make less money but have weekends off	Or	Make more money but have to work weekends
Do something you love and make enough money to live a simple life	Or	Do something you hate but make millions of dollars
Work for a famous company	Or	Own your own business
Work with other people all day	Or	Work by yourself
Have expensive items	Or	Spend time with your family

Student Guide #2: Lifestyle Career Questions



1. What job did you choose? Explain how it fits with different aspects of your lifestyle interests.

2. What current skills or experiences do you have that fit this job?
