

NAME: _____



Activity One



The Cost of Being a Student

Where do you see yourself in the future? What kind of job do you want? What will you need to study after high school? Most jobs need you to go to college, university or trade school. All of them will cost money. Even if you get a scholarship, you will need extra money to get by. Research how much a college or university program will cost. Be sure to include living on campus. Look into loan programs. Be sure to think of every year you will be in school.

Alternatively, what if you've been working for years but are not happy with your job? Going back to school is a great way to increase your options. You would be considered an adult student. Lots of people go back to school as an adult. However, there's more expenses to think about. You may already be living on your own. You may need to keep a part time job to help pay the bills. Can you still qualify for a loan? Research these options.

Once you know the costs, your job is to show others how much it will be. In a poster, you will advertise your program. You should include:

- What is the program?
- What job can you get with it?
- How much will the total be? How much per year?
- How can you get a loan?
- How much can a high school student save in a year?

Be sure to add pictures. It should be clear which school program you researched. Share your future goals. The future is bright!



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Activity Two



Scam Alert Public Service Announcement

There are a lot of scams out in today's world. They can be online, in the mail or on the phone. There are many ways that scams trick people. They always want money or private information. Help everyone avoid scams!

A public service announcement is made to help others. They are often called PSAs. It tells people the facts about an issue. The point is to help people. They are usually only a few minutes long. They can be on the radio, online or on TV. Most often they are done with a short video. Organizations make them to help their cause be better known.

You will make a PSA. You can do this alone or in a small group. It should be about 1-3 minutes long. Its focus will be to help people know about scams. You will tell them how to avoid a scam. You might want to have examples. Get creative! Be sure you are using things that everyone can understand. PSAs are usually serious. They are not funny. Often these videos make the viewer think. A popular one now is about texting and driving. It warns people to not text and drive.

If you don't have recording equipment, you can choose to present your PSA to the class as a skit. Have fun and be informative.



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Activity Three



Funny Friends

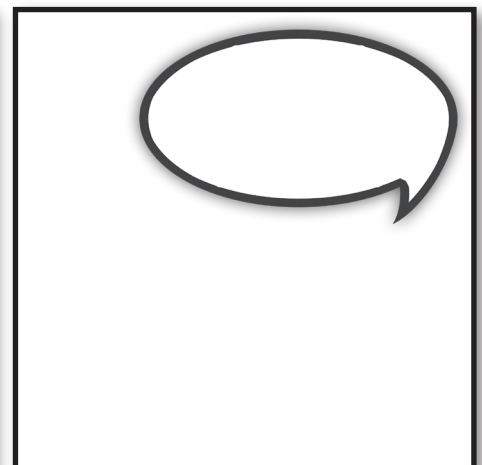
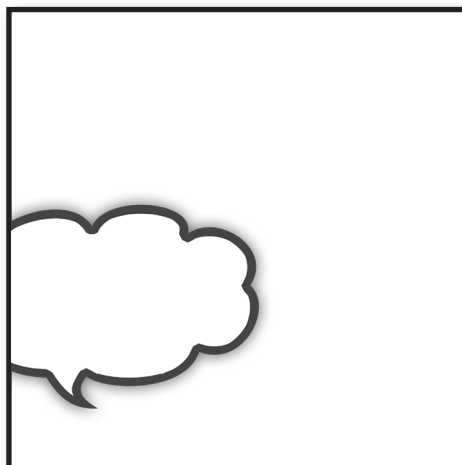
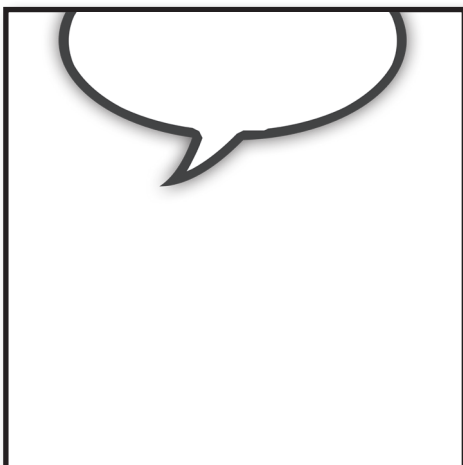
How do you say no to a friend? It can be hard sometimes. You want to help them, but you might not be able to. When they ask for money, it can be even harder to say no. You could feel awkward. You could feel sad that you don't have money to give them. Don't be! Now you won't be caught off guard! Think ahead about what you would say.

Your job is to draw a comic strip. It will show how you will act when a friend asks you for money. In the comic, you will say no. You can draw more than one way to say no. Maybe you want to draw different reasons why a friend might ask. The comic should also show how the friend reacts. Don't be afraid to use humor!

There are a few things to remember when drawing a comic. They will help a reader understand. It should have:

- Speech bubbles.
- Thought bubbles.
- Captions.
- Clear drawings.
- Bold letters.
- Correct spelling.

You can also use a computer program to make your comic. Try to have at least three or four frames. Give your comic a catchy title. Don't forget to think of a real-life situation. Remember, you want to stay friends at the end!



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Activity Four



Habit Tracking

Some experts think it takes about thirty days to change your habits. If you have decided you want to save money or spend less, you may need to change your habits. One way to change a habit is to track it! It will help you see what progress you have made. For thirty-one days, you will track your good money habits.

First, you will choose at least two habits you want to change. This may be to spend less on takeout. It could be to not buy any more clothes. It might be hard! Tracking your habits can make it easier to change. Once you have chosen two habits, you will need a system.

Lots of people like to use checkmarks. They get a checkmark for every day they stick to their goal. Others like to color in a box or circle when the day is done. It's up to you! What is most important is that you remember to mark each day. It doesn't have to be fancy.

When the month is over, you will see results. How did you do? Did you make it for a whole month? It is easy to see whether you need to change your habits. If you met your goal, set a new one for the next month. Good work!

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

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Activity Five



Game of Life

Who doesn't like having money in the bank? Most people want to have some money left over after they are paid. Lots of board games use fake money to help players win. You can lose money to other players. Other players may even give you money! Ka-ching!

You will design a board game. You can choose how it looks and how it is played. The goal of the game must be for players to have money in the bank. The player with the most money at the end will win.

For your game, players should have to solve money problems. These can be math knowledge or trivia questions. You can choose the different money goals that are in your game. Try to use examples that could happen in real life. Players must make it to the end of the game with money in the bank.

There are a few things to think of when you make your game. You will want to use some pictures on your board. Lots of games have bright colors. All games have pieces for players to move on the board with. Make sure you spell things correctly. Everything should be easy to see and to read.

Here are some more things to decide:

- How will players move on the board (dice, cards, spinner)?
- How many players can play?
- When is the game over?
- What will you use to make it?

Have fun! Remember to be a good sport!



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Activity Six

Friends with Money

Do you ever wonder what other people think about money? Do you think you have less saved than anyone else? Maybe you are worried that you have too much debt on your credit card. It can be easy to think everyone is doing better than you.

Think of some questions you are curious about with money. Try to make your questions more open. You don't want to make them too personal! People may not want to answer. Some of the questions may be, are you saving enough? Are you happy with how much debt you have? Do you save money each month? Choose at least three questions. You will ask at least ten people. Record their answers. Don't use their names. You should only have their data.

You will graph the results. You can choose any type of graph you like. You may want to use a bar graph or a circle graph. It's up to you! You can follow up a few months later to see if things have changed. Write a sentence that tells what you found for each question.

What were your results? Were you surprised by anything? Were the results what you thought? If you have time, you could ask the same people in a month. What changed? What stayed the same? Share your results with others and see what they think. You can use what you found to help change the ideas you have about money.

