

Exploring Climate and Financial Literacy Kits

Today's Skills for Tomorrow's Libraries

Summer 2025

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Strengthen · Connect · Ignite

About the Literacy Kits

- ▶ Provide books, suggested online resources, and printables (please photocopy for use)
- ▶ 8-week checkout
- ▶ NDSL pays for kit to library/organization; library/organization pays shipping back to NDSL
- ▶ Can be requested through OPAC (Polaris)
- ▶ More information
 - ▶ LibGuides -- STEAM – STEM Kits – Climate Literacy Kit

Climate Literacy Kits



What is Climate Literacy?

- ▶ Climate literacy is the understanding
 - ▶ of how Earth's climate system works,
 - ▶ how human actions influence it, and
 - ▶ how climate change impacts people and other living creatures.



Why is Climate Literacy Important?

- ▶ Climate literacy helps:
 - ▶ People make informed decisions in their day-to-day lives,
 - ▶ People adapt to climate changes,
 - ▶ People contribute to helping the earth



Climate Literacy Kit: Exploring Our Climate (K-2)

- ▶ This program in a box includes 6 lesson plans about climate, weather, seasons and ecology for grades K-2. The North Dakota science and library media standards that these lessons pertain to are included, as well as lists of additional resources to expand the lessons even more.
- ▶ 6 Lessons with each lasting approximately 45 minutes
 - ▶ Could be broken down into different sessions
- ▶ Comes with handouts/worksheets for learners to do together or at home

Learning Objectives

- ▶ Students will be able to:
 - ▶ Identify and describe different types of weather conditions
 - ▶ Recognize and label the four seasons
 - ▶ Understand the difference between weather and climate
 - ▶ Identify and discuss various ways in which climate affects living things
 - ▶ Recognize the importance of taking care of the environment for a healthy climate
 - ▶ Demonstrate basic knowledge of how to reduce their carbon footprint and protect the planet

Lessons

- ▶ Weather Watchers
- ▶ Seasons in Motion
- ▶ Weather vs. Climate
- ▶ Climate Zones Around the World
- ▶ Climate and Living Things
- ▶ Caring for Our Climate



Lesson 1: Weather Watchers

- ▶ Introduction to weather and daily variations
- ▶ Observe and record weather conditions for a week
- ▶ Discuss different types of weather and how they make us feel



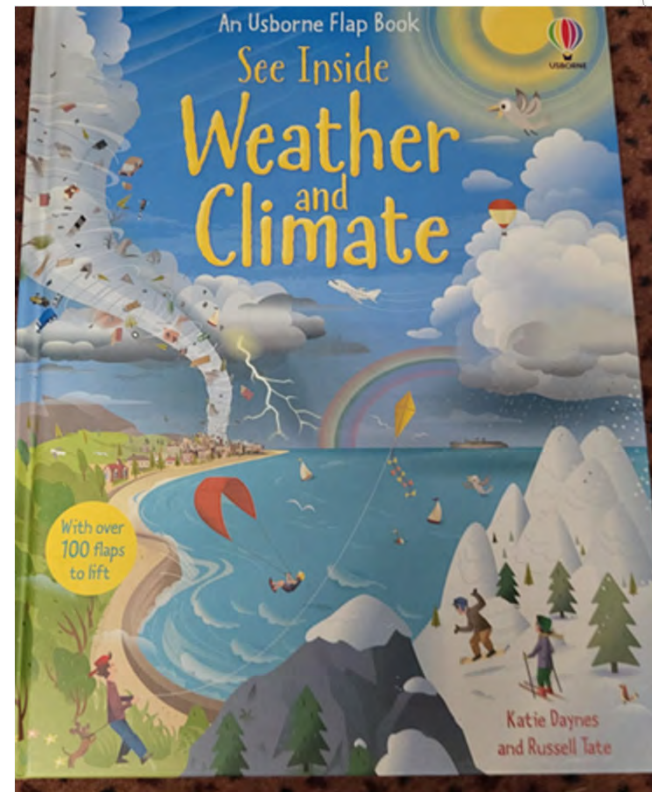
Lesson 2: Seasons in Motion

- ▶ Introduce the concepts of seasons and their characteristics
- ▶ Explore the changes in weather and nature during each season
- ▶ Create a seasonal calendar



Lesson 3: Weather vs. Climate

- ▶ Define weather and climate
- ▶ Compare and contrast daily weather patterns with long-term climate patterns
- ▶ Engage in group discussions and simple experiments to reinforce understanding



Lesson 4: Climate Zones Around the World

- ▶ Introduce different climate zones (tropical, temperate, polar)
- ▶ Explore and identify characteristics of each climate zone
- ▶ Create a collaborative library display showcasing different climate zones



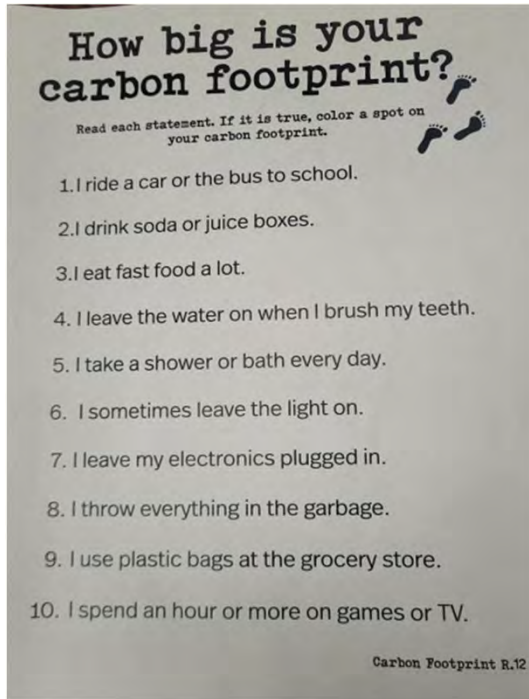
Lesson 5: Climate and Living Things

- ▶ Discuss the impact of climate on plants, animals, and humans
- ▶ Explore how different animals adapt to specific climates
- ▶ Engage in hands-on activities and role-play to understand these concepts

Role-Play and Discussion (15 minutes)

- Assign students different roles, such as a polar bear, a cactus, a fish, or a human.
- Use the climate related props to represent different weather conditions.
- Have students act out how their assigned plant or animal would respond to those weather conditions.
- Discuss.

Lesson 6: Caring for Our Climate



- Discuss the importance of taking care of the environment
- Introduce basic ways to reduce our carbon footprint (recycling, conserving energy)
- Engage in a library project focused on environmental stewardship



Climate Literacy Kit: Exploring Our Changing Climate (3-5)

- ▶ This program in a box includes 6 lesson plans about climate, weather, climate change and ecology for grades 3-5. The North Dakota science and library media standards that these lessons pertain to are included, as well as lists of additional resources to expand the lessons even more.



Learning Objectives

- ▶ Identify and describe different types of weather conditions
- ▶ Recognize and label the four seasons
- ▶ Understand the difference between weather and climate
- ▶ Identify and discuss various ways in which climate affects living things
- ▶ Recognize the importance of taking care of the environment for a healthy climate
- ▶ Demonstrate basic knowledge of how to reduce their carbon footprint and protect the planet



Lessons

- ▶ Introduction to Climate Variability and Climate Change
- ▶ Earth's Changing Climate
- ▶ Human Activities and Climate Change
- ▶ ND's Ecosystem and the Effects of Climate Variability and Change
- ▶ Mitigating Climate Change
- ▶ Taking Action for a Sustainable Future

Lesson 1: Introduction to Climate Variability and Climate Change

Definition / Characteristics

Picture / Diagram

Vocabulary Word:

Examples

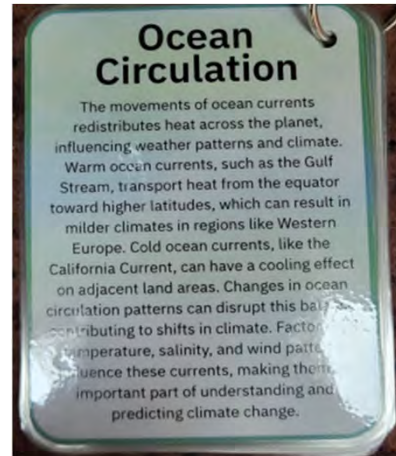
Non-Examples

Frayer Template K-3-5.1

- Understand the difference between weather and climate
- Explore examples of climate variability and climate change effects
- Introduce key vocabulary related to climate change

Lesson 2: Earth's Changing Climate

- Investigate natural factors influencing climate change
- Examine historical climate change evidence
- Discuss the role of greenhouse gases and the greenhouse effect



Lesson 3: Human Activities and Climate Change

- ▶ Identify human activities that contribute to climate change
- ▶ Discuss the impact human actions on the climate system
- ▶ Investigate the carbon footprint and exploring ways to reduce it



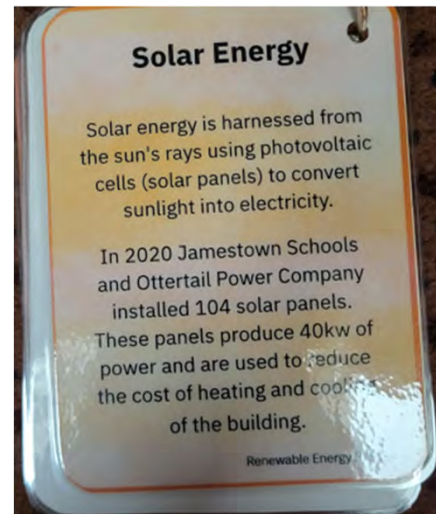
Lesson 4: ND's Ecosystem and the Effects of Climate Variability and Change

- ▶ Explore the impact of climate variability and climate change on ND's ecosystems
- ▶ Examine the effects on wildlife and habitats
- ▶ Discuss strategies for preserving local biodiversity



Lesson 5: Mitigating Climate Change

- ▶ Identify ways to mitigate climate change and reduce greenhouse gas emissions
- ▶ Investigate renewable energy sources (solar, wind, hydro)
- ▶ Explore sustainable practices and responsible consumption habits



Lesson 6: Taking Action for a Sustainable Future

- ▶ Discuss the importance of environmental stewardship and personal responsibility
- ▶ Encourage students to brainstorm and plan climate action projects
- ▶ Present and share climate action projects with the community

Sustainability Tracker

	SUN	MON	TUES	WED	THU	FRI	SAT
Turn lights off when leaving the room	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Did not use single-use plastic	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Recycled items	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Turned water off while brushing teeth	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Used public transportation, carpoolled, or walked / rode bike instead of driving	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ate at least one plant-based meal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Talked to one new person about climate change	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Sustainability Tracker R.3-5.10

Climate Literacy Kit: Empowering Tomorrow's Leaders (Teens)

- ▶ This program in a box includes 5 lesson plans about climate, drought, climate change and renewable energy sources for middle and high school students. The North Dakota science and library media standards that these lessons pertain to are included, as well as lists of additional resources to expand the lessons even more.



Learning Objectives

- ▶ Explore sustainability and conservation opportunities, including careers and day-to-day tasks
- ▶ Recognize the local and global importance of addressing climate change
- ▶ Explore local and global climate movements and organizations

Lessons

- ▶ Introduction to Climate Variability and Climate Change
- ▶ Exploring Climate and Agriculture in North Dakota
- ▶ Climate Solutions and Sustainability
- ▶ Climate Responsibility and Community Action
- ▶ Green Future

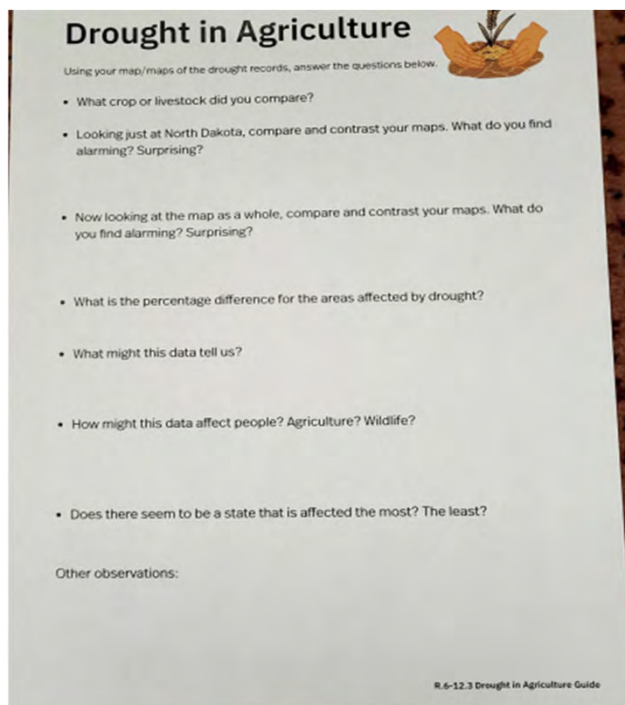


Lesson 1: Introduction to Climate Variability and Climate Change

- Understand the basics of climate variability and climate change, including its causes and consequences
- Differentiate between weather and climate
- Recognize the local and global significance of addressing climate change



Lesson 2: Exploring Climate and Agriculture in North Dakota



- Explore the specific impacts of climate on agriculture in North Dakota
- Identify local climate change initiatives and organizations
- Develop research and presentation skills to communicate climate-related issues effectively

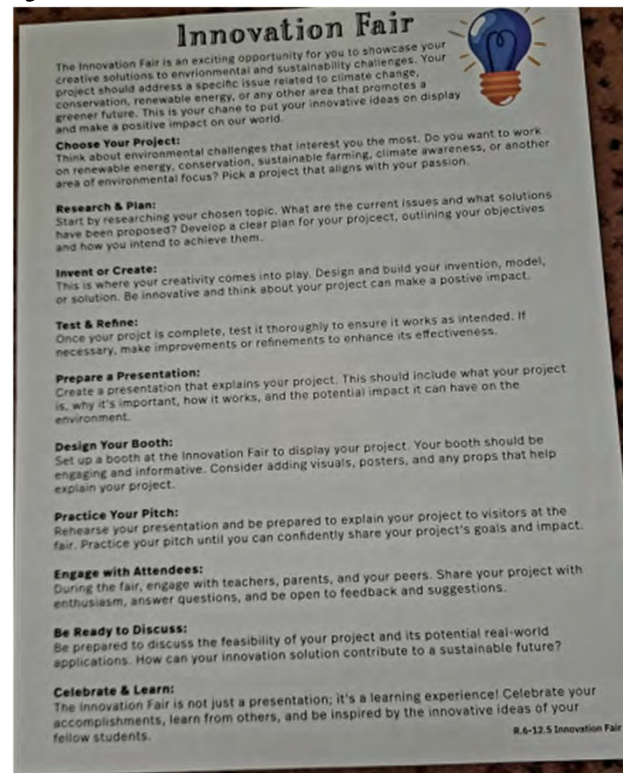
Lesson 3: Climate Solutions and Sustainability

- ▶ Define sustainability and its importance in everyday life
- ▶ Learn practical sustainable practices for reducing environmental impact
- ▶ Create a personal sustainability plan and track progress



Lesson 4: Climate Responsibility and Community Action

- ▶ Recognize the significance of youth involvement in climate action
- ▶ Explore climate movements and organizations
- ▶ Plan and initiate a local conservation/sustainability project or event



Lesson 5: Green Future

GREEN FUTURES

Career: _____

DESCRIPTION

PICTURE

SCHOOLS

CURRENT JOB OPENINGS

FUN FACTS

8.6-12.6 Green Futures

- ▶ Envision a sustainable future with more eco-friendly renewable energy, transportation, and sustainable agriculture
- ▶ Explore career opportunities in environment science and sustainability
- ▶ Recognize the role and importance of addressing climate change

Climate Literacy Kit: Sustainable Living: The Past, Present, and Our Future (Adult)

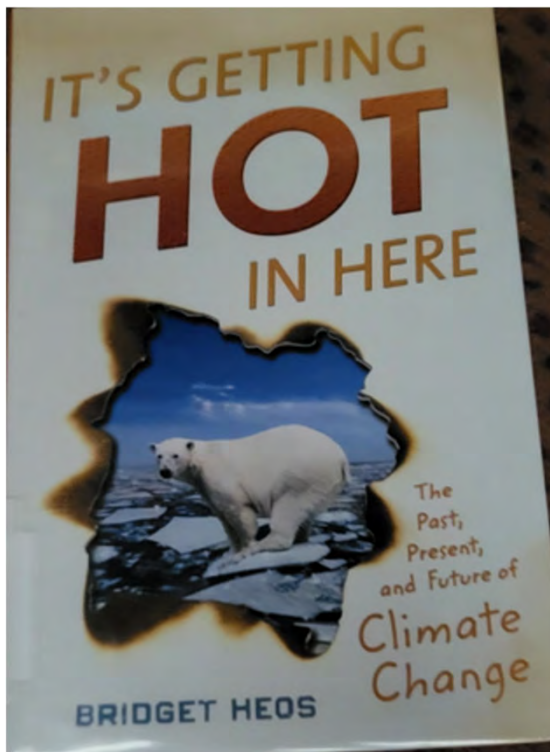
- ▶ This program in a box includes 6 lesson plans about climate, ecology, sustainable living, climate change, carbon footprints, and renewable energy sources for adult learners. There are also eight craft project ideas designed to reduce, reuse and recycle. (Craft project supplies are not included in this kit).



Lessons/Focuses

- ▶ Introduction to Climate Change and North Dakota
- ▶ Understanding Climate Change
- ▶ Impacts of Climate Variability and Change in North Dakota's Ecosystems
- ▶ Climate and Agriculture in North Dakota
- ▶ Climate Change Mitigation and Solutions
- ▶ Taking Action – Community Engagement and Advocacy

Lesson 1: Introduction to Climate Change and North Dakota



- ▶ Overview of climate change
- ▶ Specific focus on climate trends and challenges in North Dakota
- ▶ Discussion of trends and challenges

Lesson 2: Understanding Climate Change

- ▶ Basic principles of climate science with a focus on greenhouse gases
- ▶ Utilizing carbon footprint calculators and setting reduction goals

CO₂: How Much Do You Spew?

Name: _____

Family: _____

1. DRIVING	Miles driven per year by the vehicle _____ Miles per gallon (mpg) for the vehicle (average) _____ Divide: miles driven by miles per gallon = gallons used per year Multiply: gallons used per year by 22 pounds of CO ₂ Do the above calculations for each car or truck that the family drives.	Pounds of CO ₂ from driving _____
2. FLYING	Total miles of air travel per year for all people _____ Multiply: total miles traveled by 0.9 pounds of CO ₂ per mile Note: Total the miles traveled by each family member. (For example, if four people take a 1000 mile flight, the total is 4000 miles.)	Pounds of CO ₂ from air travel _____
3. MASS TRANSIT	Miles on mass transit per year by all people _____ Multiply: mass transit miles by 0.5 pounds CO ₂	Pounds of CO ₂ from mass transit _____
4. TAXIS & LIMOS	Miles by taxi/limo per year by all people _____ Multiply: taxi and limo miles by 1.5 pounds of CO ₂	Pounds of CO ₂ from taxi/limo _____
5. ELECTRICITY	Kilowatt hours (kWh) per year per household _____ Multiply: Kilowatt hours by 1.5 pounds of CO ₂ per kWh	Pounds of CO ₂ from electricity _____
6. HEATING OIL	Gallons per year per household _____ Multiply: gallons of oil by 22 pounds of CO ₂ per gallon	Pounds of CO ₂ from heating oil _____
7. NATURAL GAS	Therms per year per household _____ Multiply: therms of natural gas by 11 pounds of CO ₂	Pounds of CO ₂ from natural gas _____
8. BOTTLED GAS OR PROPANE	Gallons per year per household _____ Multiply: gallons per year by 13 pounds of CO ₂	Pounds of CO ₂ from gas/propane _____
		TOTAL pounds of CO₂ emitted by the family _____

Aligns with measurements developed by the National Audubon Society

What does this mean?
The total pounds of CO₂ you just calculated is only one third of the emissions for which this family is responsible. The other two thirds come from the businesses that provide the family with services such as stores and factories.

If you just calculated less than 11,000 pounds per person, then the family you are analyzing is to be congratulated. They are using less energy than 1990 levels, which is compliant with Kyoto Protocol recommendations (CO-OP America Quarterly).

Think about it! How could they reduce their emissions?
How could the family you analyzed reduce the amount of CO₂ they produce? What would you change about the way they live to decrease emissions?

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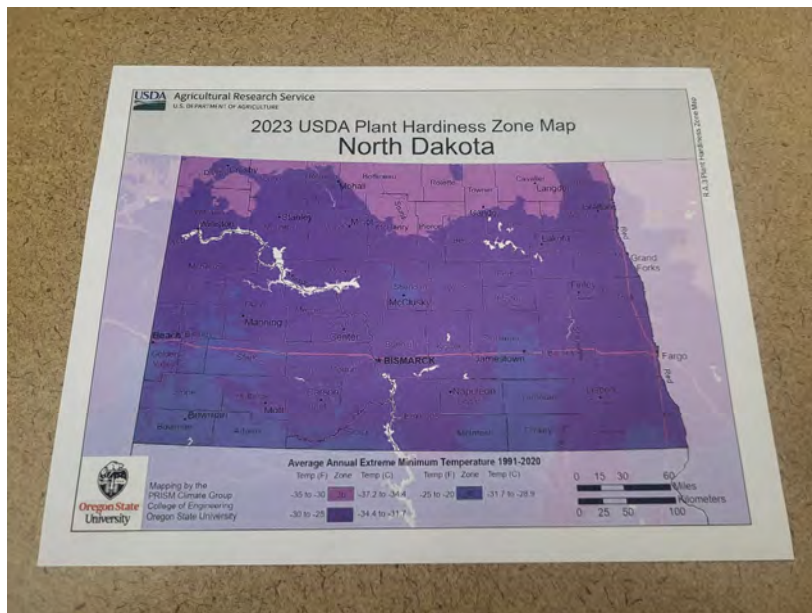
R.A.1 How Much Do You Spew?

Lesson 3: Impacts of Climate Variability and Change in North Dakota's Ecosystems

- ▶ Examination of climate change effects on local flora, fauna, and habitats
- ▶ ND Habitats Scavenger Hunt

ND Habitats Scavenger Hunt:
Participants form teams and follow clues that take them to various parts of the library. They answer questions about different habitats to receive the next clue.

Lesson 4: Climate and Agriculture in North Dakota



- Exploration of climate change's impact on farming practices and agricultural communities
- Sustainable gardening workshop featuring drought-resistant crops and soil conservation techniques

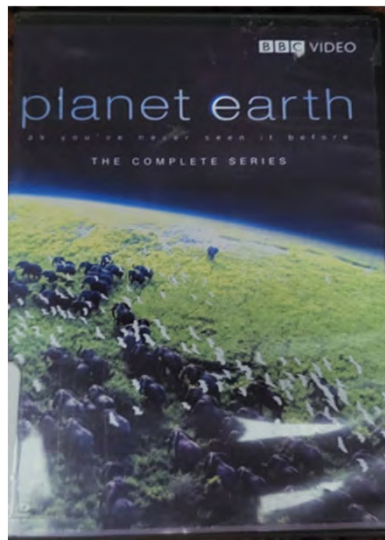
Lesson 5: Climate Change Mitigation and Solutions

- ▶ Introduction to renewable energy sources and their potential in North Dakota
- ▶ Discussion of renewable energy sources and climate change

Information on Nuclear,
Unconventional Fossil
Fuels, Geothermal,
Hydrogen, Wind, and
Biofuels Energy Options

Lesson 6: Taking Action – Community Engagement and Advocacy

- ▶ Group project planning sessions for community action plans addressing climate issues
- ▶ Presentations and discussions on actionable plans for advocacy and engagement



Financial Literacy Kits



What is Financial Literacy?

- ▶ Financial literacy is
 - ▶ the knowledge and ability to manage money effectively, and
 - ▶ The ability to make informed decisions about finances.

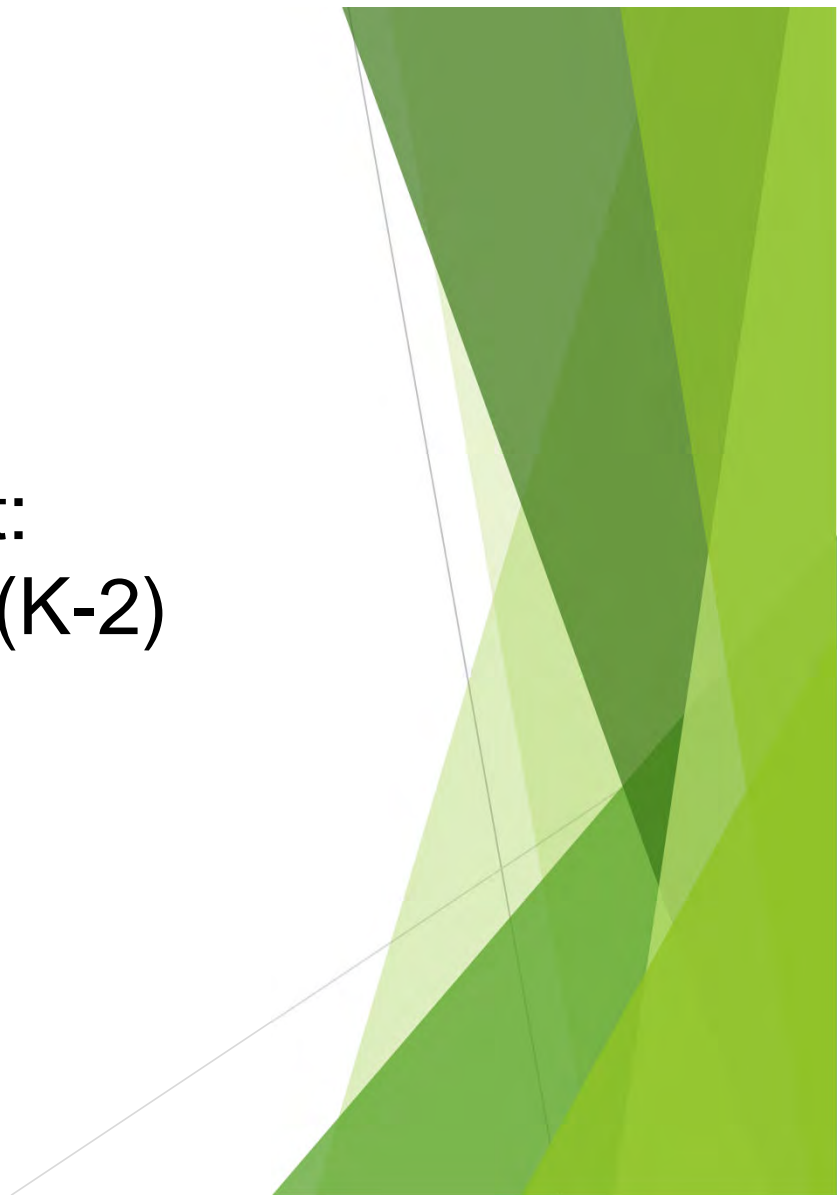


Why is Financial Literacy Important?

- ▶ Financial literacy helps people:
 - ▶ Make informed decisions about their money,
 - ▶ Avoid financial pitfalls,
 - ▶ Achieve short-and long-term financial goals, and
 - ▶ Reduce stress around money.



Financial Literacy Kit: Making Cents of Money (K-2)



Sections

- 1) Basic Money Concepts
- 2) Wants and Needs
- 3) Budgeting
- 4) Earning Money
- 5) Borrowing vs. Buying
- 6) Home Connections and Additional Activities

Learning Objectives

- ▶ Learners will explore how money is used.
- ▶ Learners will examine monetary values of coins and bills.
- ▶ Learners will practice counting money.
- ▶ Learners will explore examples of wants.
- ▶ Learners will explore examples of needs.
- ▶ Learners will explore what a budget is.
- ▶ Learners will practice prioritizing their own budgeting.
- ▶ Learners will demonstrate understanding of the different budgeting categories of Save, Spend, and Share.

Learning Objectives Continued

- ▶ Learners examine ways for kids to make money.
- ▶ Learners explore ways for adults to make money.
- ▶ Learners compare jobs to hobbies.
- ▶ Learners will examine when to buy and when to borrow an item.
- ▶ Learners will explore how to be a responsible borrower.
- ▶ Learners will determine situations where they would or would not lend an item.
- ▶ Learners practice financial literacy skills through playing, crafts, and family activities.

Section 1: Basic Money Concepts

- ▶ What is money?
- ▶ How is money used?
- ▶ What are the monetary values of different coins and bills?
- ▶ How to count (or add) money.



Basic Money Concepts Examples

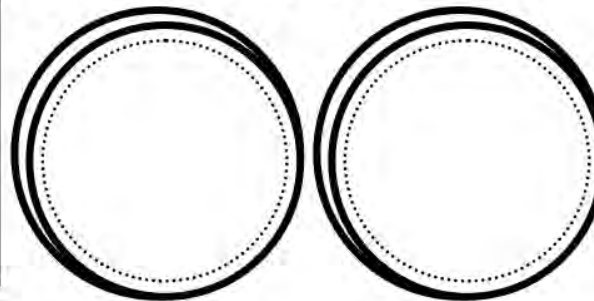
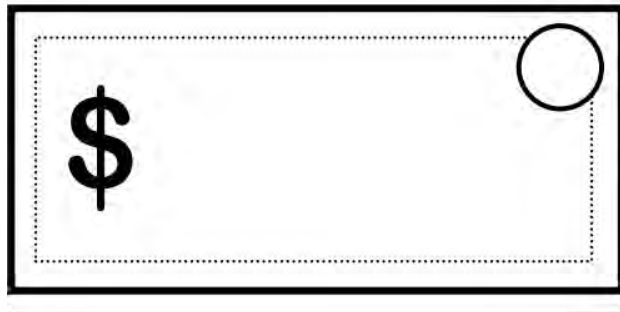
Roll the Die!

Directions: Participants are put into small groups. All players start on line one. Players take turns rolling a die. They mark off the coin or bill associated with the number rolled on line one. So, a 1 rolled means they mark off a penny. If they roll a number for a coin that is not in row one, they do not mark off any coins or bills. The first to mark all their coins and bills in row one wins that row. After someone wins, all players go to row two and repeat the process. All players add up the total of each row by the end of the game.

Number rolled	Money to cross off
1	Penny
2	Nickel
3	Dime
4	Quarter
5	Half Dollar
6	Dollar



Design your own money.



Section 2: Wants and Needs

- ▶ What are differences between wants and needs?

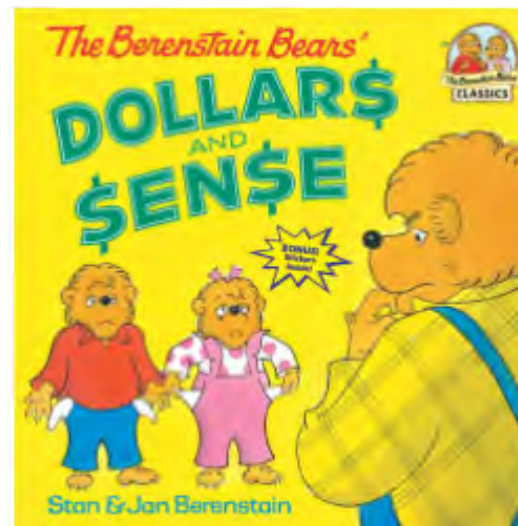


Wants and Needs Examples

Save, Spend, or Share Activity

You receive \$20 each week for allowance. Are these items things that you a) can buy now (Spend), can buy later after you have saved more (Save), or gift to someone else (Share)? Remember, not everyone needs to agree. But be ready to say why you feel the way you do!

- 1) A candy bar – is it a save, spend, or share? Why?
- 2) A Barbie dream house – is it a save, spend, or share? Why?
- 3) Food for the homeless shelter – is it a save, spend, or share? Why?
- 4) A gift for your brother – is it a save, spend, or share? Why?
- 5) A bus ticket – is it a save, spend, or share? Why?
- 6) A new collar for your dog – is it a save, spend, or share? Why?
- 7) Shoes for school – is it a save, spend, or share? Why?
- 8) Fresh fruits and vegetables – are they a save, spend, or share? Why?
- 9) Playdoh – is it a save, spend, or share? Why?
- 10) A new tablet – is it a save, spend, or share? Why?


















Section 3: Budgeting

- ▶ What is a budget?
- ▶ How should a budget be organized? (Save, Spend, Share)
- ▶ What activities fall under the different categories for budgeting?



Budgeting Examples

Which pet or pets could be right for you and your family?

Pet	Time	Money
<input type="checkbox"/> 		
<input type="checkbox"/> 		
<input type="checkbox"/> 		
<input type="checkbox"/> 		
<input type="checkbox"/> 		

1) *SAVING, SPENDING, SHARING, BUDGET A*
Financial Literacy Musical Adventure for
Planning Your Money (MicheLee Puppets) (6
 minutes) --

<https://www.youtube.com/watch?v=nLPZzUp3U>

es

Section 4: Earning Money

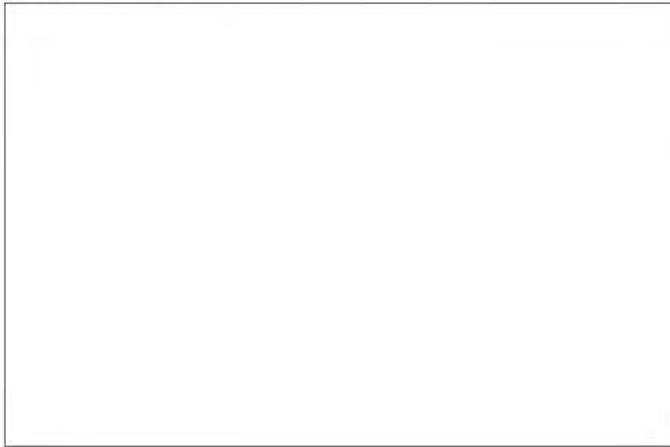
- ▶ What are ways for adults to earn money?
- ▶ What are ways for kids to earn money?
- ▶ What are differences between a job and a hobby?



Earning Money Examples

How can you earn money now?

Now think of a job that you might be able to do now to earn your own money.
Draw a picture showing that job.



Job or Hobby List

Read the activities to participants. Students stand if they think the activity is a job and stay seated if they think it's a hobby. For each activity, ask one or two students to explain their answer. Remember, some activities could be either a job or hobby.

1. Painting
2. Caring for people in a hospital
3. Sewing a dress
4. Cooking meals for many people
5. Playing baseball
6. Teaching a class
7. Fixing computers
8. Singing
9. Planting vegetables
10. Flying a plane

Section 5: Borrowing vs. Buying

- ▶ What are situations where an item should be borrowed?
- ▶ What are situations where an item should be bought?
- ▶ What are ways to be a responsible borrower?
- ▶ What types of items should be lent?



Borrowing vs. Buying Examples

Being a Responsible Borrower

- 1) Ask for permission to borrow something.
- 2) Ask when you should return it.
- 3) Take good care of it while you're using it.
- 4) Return it on time and in good condition.
- 5) Thank the person who lent it to you.

Would You Lend?

Think about the below scenarios. In them would you lend (give to someone else expecting it back) or not? Discuss learners' responses.

- 1) Would you lend your toothbrush? Why or why not?
- 2) Would you lend your favorite toy to a friend? Why or why not?
- 3) Would you lend extra gloves to a classmate who forgot theirs? Why or why not?
- 4) Would you lend a piece of gum? Why or why not?
- 5) Would you lend the blanket that helps you sleep at night? Why or why not?
- 6) Would you lend your house keys to a stranger? Why or why not?
- 7) Would you lend your scissors to a classmate? Why or why not?

Section 6: Home Connections and Additional Activities

- ▶ What are some family financial literacy activities?
- ▶ What are financial literacy board, card, or online games?
- ▶ What are some financial literacy crafts to make?



Home Connections and Additional Activities Examples

Race to 100 card game

This is a modified game. Take five card types out of a standard 52 deck – let's say Ace, 2, 3, 4, and 5. Assign each card a monetary value: Ace is \$0.01, 2 is \$0.05, 3 is \$0.10, 4 is \$0.25, and 5 is \$0.50. Players take turns drawing a card from the pile, stating the coin's name, and adding that monetary amount to their own pile. The first player to \$1.00 wins!

Practice Making Change

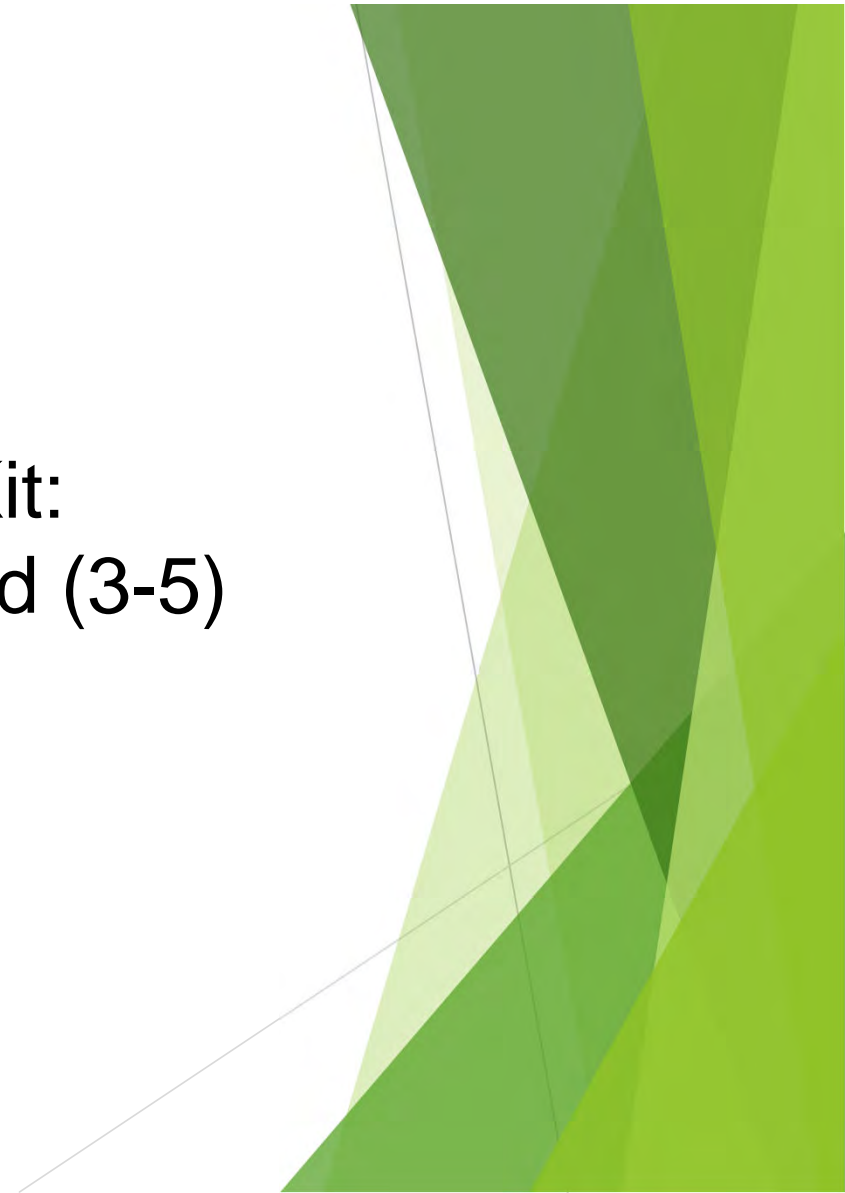
- 1) Bankaroo's Money Tree -- <https://bankaroo.com/3-money-related-crafts-for-kids/>

Mock Store

Materials:

- A "store" area
- Money (fake is likely best)
- Price tags on items
- A cashier and at least one customer

Financial Literacy Kit: The Financial Launchpad (3-5)



Sections

- 1) Wants vs. Needs
- 2) Money Values and Making Change
- 3) Budgeting
- 4) Banking
- 5) Earning Money
- 6) Home Connections and Additional Activities



Learning Objectives

- ▶ Learners will explore examples of wants.
- ▶ Learners will explore examples of needs.
- ▶ Learners will practice prioritizing wants and needs.
- ▶ Learners will explore the values of U.S. coins and bills.
- ▶ Learners will evaluate if trades are of equal value.
- ▶ Learners will practice making change.
- ▶ Learners will practice counting money.
- ▶ Learners will discuss what budgeting is.
- ▶ Learners will examine the different categories of budgeting: saving, spending, sharing, and investing.
- ▶ Learners will determine a personal savings goal.

Learning Objectives Continued

- ▶ Learners will examine what a bank does.
- ▶ Learners will determine good and bad ways to store money.
- ▶ Learners will explore banking terms.
- ▶ Learners will examine different types of jobs for kids.
- ▶ Learners will examine different types of jobs for adults.
- ▶ Learners will experiment with running a fake business.
- ▶ Learners practice financial literacy skills through playing, crafts, and family activities.



Section 1: Wants vs. Needs

- ▶ What are needs?
- ▶ What are wants?
- ▶ How do we prioritize needs and wants?



Wants vs. Needs Examples



High Need, Low Need, High Want, Low Want

- 1) Fresh fruit in the winter – Is it a high need, low need, high want, or low want?
- 2) Sunscreen when playing outside in the hot summer – Is it a high need, low need, high want, or low want?
- 3) Sleep – Is it a high need, low need, high want, or low want?
- 4) Time spent with people who love you – Is it a high need, low need, high want, or low want?
- 5) Playing sports – Is it a high need, low need, high want, or low want?
- 6) Owning a pet – Is it a high need, low need, high want, or low want?
- 7) Doing your homework – Is it a high need, low need, high want, or low want?
- 8) Tickets to the movies – Is it a high need, low need, high want, or low want?
- 9) Shelter – Is it a high need, low need, high want, or low want?
- 10) The newest fashion clothing – Is it a high need, low need, high want, or low want?
- 11) Boots that keep your feet warm and dry – Is it a high need, low need, high want, or low want?
- 12) A birthday present for your best friend – Is it a high need, low need, high want, or low want?

Section 2: Money Values and Making Change

- ▶ What are the values of U.S. coins and bills?
- ▶ How do we make change?



Money Values and Making Change Examples

I have the first card.

I have five pennies, three dimes, a quarter, and one five-dollar bill. Who has my total?

I have \$5.60

I have three quarters, one half dollar, ten pennies, one ten-dollar bill, and one twenty-dollar bill. Who has my total?

I have \$31.35

I have two pennies, three nickels, 1 dime, and four one-dollar bills. Who has my total?

I have \$4.27

Making smart money trades

Different coins and paper money have different values. The number of coins or dollar bills you have isn't the same as how much they're worth.

If you have one \$1 bill, and someone says they'll trade you some coins for it, you'll need to make sure that the value of the coins equals the value of your \$1 bill. It's important to be careful while trading money.

Trading money

1. Total each group of money and write it on the line under each group.
2. Compare the totals.
3. Determine whether the two groups of money would be an "Equal trade" or an "Unequal trade."
4. Check the box next to your answer.

Groups of money

1.  

☐ Equal trade
☐ Unequal trade

Section 3: Budgeting

- ▶ What is a budget?
- ▶ How do we budget?
- ▶ Explain the different categories of budgeting: saving, spending, sharing, and investing.



Budgeting Examples

Picturing what you're saving for

Having a clear picture of what you want to save money for – and a plan to help you save money – can help you reach that goal.

Adults may want to save for a car or a house. What do you want to save for? It's helpful to imagine something you want and create a plan to save for it.

My savings goal

I'm saving for _____

Draw a picture of what you'd like to save money for in the frame below.



Giving Bingo

Challenge yourself to complete as many of these giving activities as possible. Did you make at least one bingo?

Write a letter to a friend telling them all the things you like about them.	Play games with people at a nursing home or community center.	Make or bake something for your someone else.	Give someone a compliment.	Volunteer to help somewhere.
List what you're thankful for and share it with your family.	Make a card or treats for your mail person.	Pick up litter.	Donate food at your local food pantry.	Let someone go ahead of you in line
Paint rocks and leave them in a park for people to find.	Do a chore that helps the household.	Free Space	Draw a picture for someone.	Get to know someone new by asking them questions.
Hold the door open for someone.	Read a silly book and act it out for someone.	Donate books and toys you no longer use.	Ask how you can help your teacher.	Send a thank you note to someone.
Do your chores without being asked.	Invite a new student to sit with you at lunch.	Give someone flowers.	Write a letter to your elected official about a cause you	Use your talents to help others.

Section 4: Banking

- ▶ Safe and unsafe places to store money.
- ▶ What is a bank?
- ▶ What does a bank do?
- ▶ Banking and money management vocabulary.



Banking Example

Money Terms Word Search

Find the underlined vocabulary words in the word search. Words may go forwards, backwards, or diagonally.

- 1) An ATM, or Automatic Teller Machine, allows banking customers access to put money into or take money out of their accounts without communicating with a person at the bank.
- 2) A budget is a plan for someone's money.
- 3) A checking account is a place to store money for day-to-day transactions, like paying bills.
- 4) A credit is money added to an account.
- 5) A debit is money taken from an account.
- 6) Currency is another name for money.
- 7) A debtor is someone who owes money.
- 8) A payee is someone to whom money is owed.

I	L	S	D	S	T	F	A	R	D	R	E	V	O	T
N	R	X	M	N	A	C	U	R	R	E	N	C	Y	N
C	A	T	Q	A	U	V	Q	P	O	K	I	C	M	E
O	A	O	D	R	Z	F	I	K	Q	G	E	H	X	M
M	Y	G	L	I	T	U	E	N	W	Q	T	E	S	E
E	N	D	P	W	M	K	E	R	G	E	W	C	E	T
F	L	T	T	C	S	X	U	A	G	S	N	K	O	A
I	N	T	E	R	E	S	T	D	H	F	C	I	S	T
D	M	I	O	P	L	B	U	S	G	R	S	N	U	S
I	E	C	V	E	W	B	D	C	E	B	M	G	P	X
G	Y	B	N	I	T	T	K	D	P	E	R	I	T	D
N	X	D	T	C	X	W	I	D	D	A	E	G	K	Q
P	E	U	E	O	P	T	K	I	H	B	T	Y	I	L
R	P	X	W	U	R	T	I	B	E	D	B	S	A	Q
N	O	I	T	A	I	C	E	R	P	E	D	H	Y	P



Section 5: Earning Money

- ▶ Ways for kids to earn money.
- ▶ Ways for adults to earn money.
- ▶ Self-employed vs. being an employee.



Earning Money Examples

Playing career charades

Students play a game of charades to explore different careers.

Learning goals

Big idea

There are many different careers you can think about for your future.

Essential questions

- What careers do people have?
- What career would I like to have in the future?

Objectives

- Understand that there are many different careers you can explore
- Consider a career you might want in the future

What students will do

- Share examples of careers.
- Play a charades game about careers.
- Reflect on a career they might like to have.

KEY INFORMATION

Building block:

- Executive function
- Financial habits and

Grade level: Elementary

Age range: 7-9

Topic: Earn (Learning about Making money)

School subject: Fine arts, arts, Social studies or his

Teaching strategy: Gamification

Bloom's Taxonomy level: Analyze, Create

Activity duration: 45-60

National Standards for Financial Education, 2020
Earning income: 4-1, 4-4,

Group 1

You will begin a business selling cupcakes. Check off each step as you finish. You will:

1. Name your business
2. Decide how much your product will sell for
3. Make a list of expenses your business will have
4. Complete the budget worksheet
5. Write a paragraph telling whether your business succeeded or failed.
6. Create a flyer and poster to advertise your business.

You are starting your business with \$200. You will sell about 10 cupcakes a day. You need flour (\$20), eggs (\$15), milk (\$20), sugar (\$20) and vanilla (\$10) for the cupcakes. For the icing you need eggs (\$15), powdered sugar (\$20) and vanilla (\$10). It will cost you \$50 to copy your flyers and posters.

Session 6: Home Connections and Additional Activities

- ▶ What are some family financial literacy activities?
- ▶ What are financial literacy board, card, or online games?
- ▶ What are some financial literacy crafts to make?



Home Connections and Additional Activities Examples

MAKE YOUR KID A MONEY DETECTIVE

A MONEY DETECTIVE works like a regular gumshoe, except the clues are when, where, and how your parents spend their money, and the mystery is where the money goes.

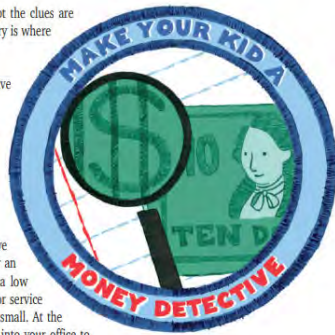
WHAT YOU'LL NEED: a pencil, the included Money Detective Notebook, a sharp eye.

COSTUME SUGGESTIONS: a cool hat, maybe a fedora; trench coat; dark shades; air of mystery

POSSIBLE SOUNDTRACK: "Peter Gunn," Henry Mancini; "Watching the Detectives," Elvis Costello

INSTRUCTIONS: Print out a few copies of the Money Detective Notebook on page 3, and carry it with you as you tall Mom or Dad for an entire day. (At a safe distance, of course. A private eye has to keep a low profile.) Every time your parent spends money, write down the item or service purchased, the location, and the exact amount spent—no matter how small. At the end of the day, tally up all of their expenses, then show Mom or Dad into your office to review the case. Now divide up the list. How many purchases were Wants and how many were Needs?

FOR DISCUSSION: Developing and sticking to a budget begins with understanding how much money you're spending, and on what. Sometimes even moms and dads don't know where all the money in their paychecks goes. Good thing they've got you around, Detective! Your investigation is doing the whole family a favor by tracking down all the small—and not so small—expenses. Follow the clues, and you might just find out how they can cut back and save some cash. Case closed!



Board and Card Games:

Monopoly,
Pay Day,
The Game of Life,
BankIt!



Financial Literacy Kit:
Building Blocks to Financial Health (Teens)

Sections

- 1) Needs vs. Wants
- 2) Budgeting
- 3) Paychecks and Taxes
- 4) Higher Education and Career
- 5) Investing
- 6) Additional Activities

Learning Objectives

- ▶ Learners will examine differences between needs and wants.
- ▶ Learners will practice prioritizing and budgeting for needs and wants.
- ▶ Learners will explore what a budget is, how to make one, and different types.
- ▶ Learners will practice budgeting in real-life scenarios.
- ▶ Learners will track their own spending to help them better plan their budgets.
- ▶ Learners will examine the pros and cons of credit cards.
- ▶ Learners will examine the components of a pay stub.
- ▶ Learners will discuss what taxes are taken out of paychecks
- ▶ Learners will view W-2s and W-4s and discuss their purposes.

Learning Objectives Continued

- ▶ Learners will share reasons for taxes.
- ▶ Learners will examine the pros and cons of different choices after high school graduation: attending university, attending a trade school, going straight into a career, or joining the military.
- ▶ Learners will explore the FAFSA, including its purpose and components.
- ▶ Learners will discover types of financial assistance for higher education, including grants, work-study programs, scholarships, and loans.
- ▶ Learners will explore reasons to invest.
- ▶ Learners will analyze different types of investments.
- ▶ Learners will discover the possibility of investment scams and determine clues that an investment opportunity is not legitimate.
- ▶ Learners will expand upon their understanding of financial concepts through games.

Section 1: Needs vs. Wants

- ▶ What are wants?
- ▶ What are needs?
- ▶ Prioritizing wants and needs in budgeting.



Needs vs. Wants Examples

Playing a Saving and Spending Game

Your friends are planning a night out at a nice restaurant. You weren't planning to go because it wasn't in your budget, but it seems fun. They said the cost would be around \$35 per person.

Will you go?

While you were shopping, someone backed into your car and dented the door. Repairing the door will cost you \$140. If you don't repair the door, your car may rust and have more costly problems later.

Will you repair the door?

You accidentally dropped your cell phone and badly cracked the screen, and it's almost unusable. You need your phone to get messages from your friends, family, and job. It'll cost \$100 to repair.

Will you repair the screen?

The first activity is *Hot Air Balloon Exercise*.

Materials:

- 1) One sheet of scrap paper per participant
- 2) Writing utensils

Directions:

- 1) Tell learners to list all the stuff they need to live, from hair dryers, to makeup, to video games, to sports equipment, to Stanley cups, you name it. The items they use almost every day.
- 2) Next, imagine they are about to hop into a hot air balloon and go for a ride, loading each of those possessions into that balloon.
- 3) Then, once the balloon is full, they take off into the air and begin to float over the ocean.
- 4) Oh no! The balloon begins to run out of butane gas! It starts slowing down and dropping towards the ground. The only way to stay up is to toss some items overboard.
- 5) Discussion:
 - a. What do they throw away first?
 - b. How about next?
 - c. How about next?

Section 2: Budgeting

- ▶ What is a budget?
- ▶ How do we make a budget?
- ▶ How do credit cards work?
- ▶ Ways to save money – savings challenges



[illegible]

STATEMENT PERIOD: Feb 10 20XX to Mar. 09, 20XX

CONTACT INFORMATION:
Customer Service
1-800-123-4567

PAYMENT INFORMATION

Minimum Payment	\$10.00
Payment Due Date	Mar. 30 20XX
Credit Limit	\$1,500
Available Credit	\$1,362.16

Annual Interest Rate

Purchases	19.99%
Cash Advances	22.99%

Estimated Time to Pay
The estimated time to pay your New Balance in full if you pay only the Minimum Payment each month is 1 year(s) and 4 month(s)

Previous Balance	\$168.80
Payments & Credits	\$168.80
Purchases & Other Charges	\$137.84
Cash Advances	\$0
Interest	\$0
Fees	\$0
Sub-total	\$137.84
NEW BALANCE	\$137.84

[illegible]

Section 3: Paychecks and Taxes

- ▶ Reading a pay stub.
- ▶ What are different types of taxes?



Paychecks and Taxes Examples

Kirkland's Hardware, Nashville TN, 56565				Earnings Statement		
Employee Name	SS-ID	Employee ID	Check No.	Pay Period	Date	
Scott McNally	XXX-XX-9988	159753951	059	12/12 – 12/25	12/30	
Income	Rate	Hours	Current Total	Deductions	Current Total	YTD
Regular Wage	14.50	30	435.00	FICA Med Tax	9.21	143.55
Holiday Bonus			200.00	FICA SS Tax	⑤	539.40
				FED Tax	69.85	957.00
				TN State Tax	31.75	435.00
				Health Ins.		
				401K		
YTD Gross	YTD Deductions	YTD Net	Total	Deductions	Net Pay	
⑥	2,074.95	6,625.05	635.00	150.18	①	

What kinds of things do taxes pay for?

Taxes are part of our everyday lives. The three levels of government in the United States – federal, state, and local – each use taxes to pay for public programs.

Section 4: Higher Education and Career

- ▶ What are options after high school graduation?
- ▶ How does the FAFSA work?
- ▶ What are financial aid options for higher education?



Higher Education and Career

How to Choose the Best Path for You

There's no one-size-fits-all answer to what you should do after high school. Here are some key questions to ask yourself:

◆ What are my career goals?

- College is likely necessary if your dream job requires a degree (doctor, engineer lawyer).
- Vocational training might be best if you enjoy working with your hands or in a trade.
- If unsure, entering the workforce and gaining experience could help you decide.

◆ What is my financial situation?

- If avoiding student debt is a priority, trade school or direct workforce entry may be wiser options.
- If you qualify for financial aid and scholarships, college may be more accessible

◆ How do I like to learn?

- Do you prefer academic settings and theoretical learning? College is a good fit.
- Do you enjoy hands-on training and practical skills? Consider trade school.
- Do you learn best by doing? Entering the workforce might be your best option.

Places to Find Scholarships

1) Scholarship America --

<https://scholarshipamerica.org/students/browse-scholarships/>

2) Career One Stop --

<https://www.careeronestop.org/toolkit/training/find-scholarships.aspx>

3) Big Future --

<https://bigfuture.collegeboard.org/scholarship-search>

4) Fast Web -- <https://www.fastweb.com/>

5) Scholarships.com -- <https://www.scholarships.com/financial-aid/college-scholarships/scholarship-directory/student-organization>

Section 5: Investing

- ▶ What is investing?
- ▶ Pros and cons of different types of investments.
- ▶ What are options for teens to invest?



Investing Examples

Questions to Ask Yourself Before Investing

- 1) Do you have money from a job or another source that you won't need to access immediately?
- 2) Can you afford to lose this money if your investments don't play out as planned?
- 3) If you're under age 18, do you have a parent or another adult willing to help you invest?
- 4) Do you know what you're getting into? In other words, do you understand the investment you're considering and how it works?

Investment Q & A Activity

Make copies as needed.

Answer:

- 1) Retirement savings,
- 2) Creating and growing an emergency fund,
- 3) Investing helps grow money through compounding. Your invested money grows interest which can be re-invested to grow interest of its own! This compounded money growing is a great form of passive income,
- 4) To help pay for higher education, and
- 5) For major purchases, such as a home or car.

Question: What is compound growth?

Answer: CD or Certificate of Deposit

Question: What are reasons to invest?

Answer: When, using a mix of time and reinvesting, your invested money makes more money by compounding the interest earned.

Question: What type of investments give shareholders a piece of ownership in the company?

Answer: Bonds

Question: What is an investment fund set up to help with higher education expenses?

Section 6: Additional Activities

- ▶ What are online games about financial literacy?
- ▶ Option game options: Looping Cards, Dollars and Sense, The Game of Life: Financial Literacy Exploration



Additional Activities Examples

The Game of Life: Financial Literacy Exploration (Teachers Pay Teachers)

Name _____ Date _____ Hour _____

Let's fast forward 10 years. You're about to start your adult quest.

Adulting requires money, planning, and self-control.



Part 1: How much do you have saved up?

Pick a card from the deck. It will determine how much \$ you have in savings.

2 = \$2000 3 = \$3000 4 = \$4000 5 = \$5000 and so on...

Face Card = \$15,000 Ace = \$20,000

Your amount of savings is:

Part 2: Landing the Job

Roll two dice. Your job depends on what you roll.

Looping Card Activity

I have the answer: College and vocational schools will use the FAFSA to see if you qualify for federal grants, work study programs, or federal student loans. Loans have to be repaid; however, federal student loans usually have better rates than loans from commercial banks. Also search for scholarships. Scholarships and grants do not have to be repaid. Some employers will also help pay for college.

Who has the answer to: Oh no! Someone hit my car while I was in the store and the person left without leaving information on my windshield. What insurance covers this?

I have the answer: Collision insurance would cover this.

Who has the answer to: My vehicle is paid off and I only have liability on it. Unfortunately I backed into a car. Will liability cover damages to my car?

Financial Literacy Kit: Financial Fitness (Adults)



Learning Objectives

- ▶ Learners will explore the importance of creating (and maintaining) a budget that balances, as well as preparing for unexpected expenses.
- ▶ Learners will examine different types of budgets.
- ▶ Learners will determine ways to save money through challenges.
- ▶ Learners will practice paying off debt using either the snowball or avalanche methods.
- ▶ Learners will explore how to use credit cards responsibly.
- ▶ Learners will examine a credit card statement.
- ▶ Learners will examine the personal information needed to obtain a mortgage.
- ▶ Learners will explore the steps of the mortgage process.
- ▶ Learners will perform a mock house search using online tools.

Learning Objectives, Continued

- ▶ Learners will examine different types of investments.
- ▶ Learners will look into retirement plan options.
- ▶ Learners will think ahead about their own investment and retirement goals.
- ▶ Learners will examine different types of common financial scams.
- ▶ Learners will practice predicting if something is a financial scam.
- ▶ Learners will explore ways to protect themselves from financial scams.
- ▶ Learners will examine ways to practice frugality in their own lives.
- ▶ Learners will determine how their own priorities affect their areas of frugality.

Section 1: Budgeting

- ▶ Budgeting 101
- ▶ Tracking Spending
- ▶ Saving Challenges



Budgeting Examples

Reverse or Pay Yourself First Budget

- Your savings (or investments) receive the first piece of your paycheck.
- The rest of those funds can be used on necessary and discretionary spending.



Tips to Help Save

- 1) Calculate purchases by hours worked instead of cost. Take the amount of the item you want to purchase and divide it by your hourly wage. For example, if you're considering a \$60 pair of shoes and you make \$10 an hour, ask yourself if those shoes are worth working for six hours.
- 2) Unsubscribe from marketing emails and texts from your favorite stores.
- 3) Make saving contributions automatic. Many online bank apps will allow you to do this!
- 4) Break down savings goals into bite-size pieces. Saving \$100 a month seems far more manageable than saving \$1200 by the end of the year.
- 5) Start saving for your retirement as early as possible. Compound interest and time are the best ways to build wealth!
- 6) Save your coins. You can either do this through setting aside actual coins in a container, or many banking apps will allow you to round up purchases to the nearest dollar and put the difference into your saving account.

Section 2: Debt

- ▶ Debt Payoff Methods
- ▶ The Scoop on Credit Cards



Debt Examples



JANE SMITH 1234 2300 5678 3456
STATEMENT DATE: Mar 09 20XX
 PREVIOUS STATEMENT: Feb 09 20XX
 STATEMENT PERIOD: Feb 10 20XX to Mar. 09, 20XX

Transaction date	Posting date	Activity description	Amount (\$)
Previous statement balance			\$168.80
Feb 8	Feb 10	Convenience store	\$14.83
Feb 9	Feb 10	Italian restaurant	\$30.55
Feb 13	Feb 15	Clothing store	\$27.50
Feb 17	Feb 17	Museum gift shop	\$12.26
Feb 24	Feb 24	Grocery store	\$40.10
Mar 2	Mar 2	Payment received	-\$168.80
Mar 7	Mar 8	Toy store	\$12.60
Net amount of monthly activity			\$137.84
Total new balance			\$137.84

CONTACT INFORMATION:
 Customer Service
 1-800-123-4567

PAYMENT INFORMATION

Minimum Payment \$10.00
Payment Due Date Mar. 30 20XX
Credit Limit \$1,500
Available Credit \$1,362.16

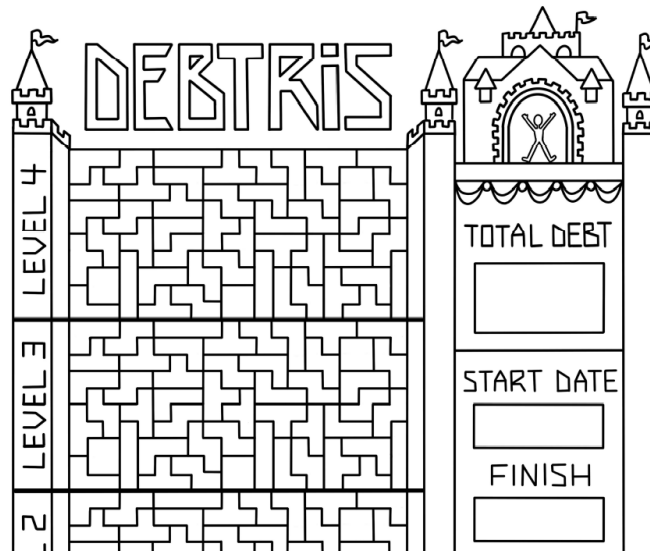
Annual Interest Rate
 Purchases 19.99%
 Cash Advances 22.99%

Estimated Time to Pay
 The estimated time to pay your New Balance in full if you pay only the Minimum Payment each month is 1 year(s) and 4 month(s)

CALCULATING YOUR BALANCE

Previous Balance	\$168.80
Payments & Credits	\$168.80
Purchases & Other Charges	\$137.84
Cash Advances	\$0
Interest	\$0
Fees	\$0
Sub-total	\$137.84
NEW BALANCE	\$137.84

NEW BALANCE	MINIMUM PAYMENT	PAYMENT DUE DATE	AMOUNT PAID
\$137.84	\$10	Mar. 30 20XX	\$

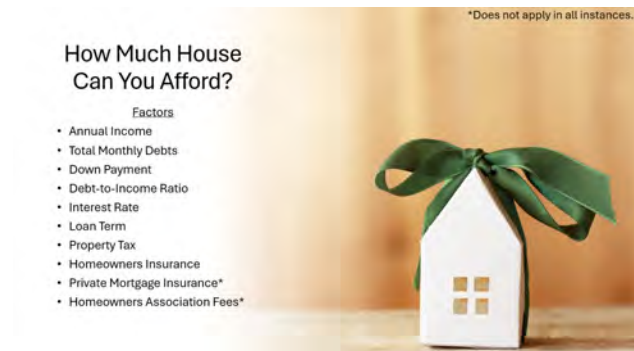


Section 3: Mortgages

- ▶ Steps to Buying a Home
- ▶ How Much House Can You Afford?



Mortgage Examples



Using a
mortgage
calculator

Section 4: Investing and Retirement Planning

- ▶ Investing: How to Make Your Money Work for You!
- ▶ Managing Investments
- ▶ How to Get Started with Investing
- ▶ What Investments Are Best for You?
- ▶ Retirement: Life's Next Phase
- ▶ What Happens if You Don't Have Enough Money to Retire?
- ▶ Types of Retirement Plans and How They Are Used

Investing and Retirement Planning Examples

Types of Retirement Plans and How They Are Used

	Traditional IRA	Roth IRA	Traditional 403(b) or 401(k)	Roth Contribution to 403(b) or 401(k)
How You Get One	You open an account with an IRA provider.	You open an account with an IRA provider.	The account you contribute to is provided by an employer.	The account you contribute to is provided by an employer.
Who Contributes	You make and manage your contributions.	You make and manage your contributions.	You make and manage your contributions. Your employer may contribute or match.	You make and manage your contributions. Your employer may contribute or match.
Tax Advantages	Reduces your taxable income today. Defers taxes until you withdraw in retirement.	You pay taxes now, but you're able to withdraw that money tax-free (including interest) in retirement.	Reduces your taxable income today. Defers taxes until you withdraw in retirement.	You pay taxes now, but you're able to withdraw that money tax-free (including interest) in retirement.
For You If	You expect to have a lower tax rate in retirement.	You expect to have a higher tax rate in retirement.	You expect to have a lower tax rate in retirement.	You expect to have a higher tax rate in retirement.
Contribution Limit for 2025	If you're under 50: \$7000 per year If you're 50 or older: \$8000 per year	If you're under 50: \$7000 per year If you're 50 or older: \$8000 per year	49 or below: \$23,500 per year 50 to 59: \$31,000 per year 60 to 63: \$34,750 per year	49 or below: \$23,500 per year 50 to 59: \$31,000 per year 60 to 63: \$34,750 per year

Source: TIAA <https://www.tiaa.org/public/learn/financial-essentials>

What Investments Are Best for You?

This is dependent upon a few factors.

1) Are your goals short or long term?

Short Term	Long Term
Certificates of Deposit (CDs) Money Market Funds	Stocks Bonds ETFs Mutual Funds Annuities College Save 529 Plans Any Retirement Investments

2) What is your risk tolerance?

Typically, the higher the financial risk, the higher the reward if the investment works out. However, the stock market can be volatile, and some investors are nervous about losing large amounts of money during a downturn.

Range of risk tolerance from highest to lowest:

Aggressive – Moderate – Intermediate – Conservative

3) How do you approach diversification?

Diversification is the best way to mitigate risk while investing. Mutual funds and EFTs naturally diversify. However, they also can give less control over which investments are made. Individual stocks, bonds, and annuities give complete

Section 5: Scams

- ▶ Addressing Financial Scams
- ▶ Signs of a Possible Scam
- ▶ Types of Scams
- ▶ How to Protect Yourself from Scams



Scams Examples



Scams: What's Common and How to Avoid Them

Crooks are continually trying to steal people's private information using bogus emails, websites, phone calls, and texts. They use a variety of tactics to attempt to persuade people into giving out their Social Security numbers, bank account numbers, and other private information. Most of the time, the criminal's goal is to steal money from you. This handout will go over terms used as well as ways to prevent you from falling victim to these scams.

Common Scams

Government Imposter Scams - This is when scammers pretend to be an employee of the IRS or other government agency to try to gain personal information. Sometimes the fraudsters even use real employee names after doing some simple research.

Remember that government agencies do not send spontaneous communication asking for money or private information. No government agency will ever require you pay by wiring money, gift cards, or digital currency.

Lottery or Sudden Riches Scams - This is when scammers tell you that you've won a lottery or that you've inherited a sum of money from a distant relative or situation of which you've not been aware. Often, they tell you that you'll need to pay the taxes or fees on the lottery winnings or inheritance and send a fake cashier's check requesting you send the "taxes and fees" back to them. After the money is sent, the check is found to be fraudulent and the bank will then hold you responsible for the full amount, leaving you out any money you sent them or spent from the check.

Online Auctions, Classified Listings, and Overpayment Scams - This involves an online auction or classified listing site. The fraudster contacts you wanting to buy something you have listed and send a check for more than what the agreed upon amount for the item was. When it is pointed out to them, they tell you it was in error and then request that you send the amount above the agreed upon amount back to them. In a similar fashion as a Lottery Scam, the check is then found to be fraudulent and the bank will then hold you responsible for the full amount.

Grandparents Scams - This is when scammers contact you pretending to be a relative or grandchild stranded abroad or requiring money urgently to get home or for other pressing needs. They often request credit card information or a wire transfer to get the money to them quickly. If you do receive such communications, make sure you verify it is the relative they are claiming to be by contacting the individual through means you know are valid before sending any money or private information.

Secret or Mystery Shopper Employment Scams - In this scam, an ad may be placed or emailed advertising an employment opportunity to work from home. The scammer then sends a fake check as a sign on bonus and asks that you cash the check and send back funds to activate your account. The fraudster's hope is that you'll send the money before it is discovered that the check is bad. In the Mystery Shopper Employment Scam, it may ask that you "mystery shop" money transfer businesses. The fraudster sends a check, asking you to cash it and send the funds via a money transfer business and then asks that you rate the business and service you received. The check is then returned as fraudulent, and the scammers get the money that was transferred.

How to Avoid Scams

Before providing any personal information, verify that the email, text message, or voicemail is legitimate by independently contacting the supposed source utilizing an email address or telephone number that you know is valid. Be especially suspicious of emails or websites that have typos or glaring errors.

NORTH Dakota | Financial Institutions
Be Legendary™



Debt Settlement and Debt Relief Scams

- Promise to renegotiate, settle, or change the terms of a debt you owe to a creditor or debt collector
- Student loans, car payments, past taxes, credit cards

Section 6: Frugal Living

- ▶ Frugal Living 101
- ▶ Tips for Frugal Living
- ▶ Green, Yellow, and Red Lights



Frugal Living Examples

Crafting with Reused Materials

Cat Planter



Materials:

Frugality Bingo

This passive program challenges participants to try different types of frugal activities in order to get a bingo! This game can be tied to prizes or simply for bragging rights.

Directions: Give each participant one copy of *Frugality Bingo*. Set a time limit, maybe one month, for them to complete as many activities as possible and return the card.

Meal prep instead of ordering from a restaurant.	Visit a free museum or art gallery.	Eliminate subscriptions you do not use.	Put on a thrift store fashion show!	Practice photography—either by phone or camera.
Sell items you don't use.	Watch the sunset or sunrise.	Go bird watching. How many can you identify?	Volunteer for a cause you care about.	Have a movie night at home.
Put together a puzzle.	Check out media – books, music, or	Free Space	Play board or card games with family or	Gaze at the stars.

Meal Planning for a Family of Four

Instructions: Your task is to use grocery ads to plan one week worth of meals and snacks for a family of four on a budget of \$225. There must be 3 meals and 2 snacks per day for each family member. Use serving sizes to help determine in how many meals an item can be used. Snacks may be repeated if they come in packs, but only up to the amount in the pack. (For example: a 12 pack of crackers may be used as 12 different snack times.) This is about more than just the finances; it is also about creating a plan that could realistically work for a family. As such, some variety is key! Additionally, this project can be used for your actual family, so plan according to their tastes and preferences!

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