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Every Module includes a Teacher’s Guide, Visual Presentation, and Activities accompanied with answer keys.

Module 1: Personal Budgets

Students will learn about job requirements and calculate gross and net income, be introduced to the components of a budget and practice making calculations for a spending and savings plan, and get hands-on practice creating and revising a personal budget.

7.13A – Calculate income tax for earned wages

7.13B – Identify the components of a personal budget, including income, planned savings for college, retirement, and emergencies; taxes; and fixed and variable expenses and calculate what percentage each category comprises of the total budget

Lesson 1: Income at a Glance

- Income Vocabulary List & Worksheet
- Diploma Career Sheets
- Pay Stubs Worksheet

Lesson 2: Components of a Budget

- Components of a Budget Vocabulary List & Worksheet
- “Do the Math” Worksheet

Lesson 3: Creating a Budget

- Day 1 – Group Budgeting Activity Sheet
- Day 2 – Individual Budgeting Activity Sheet

Module 2: Being a Wise Consumer

Students will explain sales tax, identify taxable items, and calculate sales tax. They also learn how to save money while spending it by looking for deals and using coupons and rebates.

7.13A – Calculate the sales tax for a given purchase

7.13F – Analyze and compare monetary incentives including sales, rebates and coupons

Lesson 1: Sales Tax

- Vocabulary Worksheet
- Taxable and Non-Taxable List
- What is Taxed? Worksheet
- Discretionary Spending Order Forms; Smart Money Shopper Flyer

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Lesson 2: Monetary Incentives

- Vocabulary Worksheet
- Grocery Shopper Worksheet
- Rebate Forms and Worksheet

Module 3: Family Budget Estimator

Students learn how to use online budget estimators and identify how they are helpful.

7.13D – Use a family budget estimator to determine the minimum household budget and average hourly wage needed for a family to meet its basic needs in the student's city or another large city nearby

Lesson 1: Sales Tax

- Family Budget Estimator Worksheets
 - CPPP.org Worksheet
 - Epi.org Worksheet
 - Ncpp.org Worksheet
 - Texasrealitycheck.com Worksheet

Module 4: Know Your Interest

Students will calculate and compare simple and compound interest and evaluate fictitious financial institutions, choosing the one that features the highest interest-bearing accounts.

7.13E – Calculate and compare simple interest and compound interest earnings

Lesson 1: Simple and Compound Interest Comparison

- Vocabulary Worksheet
- Simple vs. Compound Interest Demo
- Comparing Simple and Compound Interest Worksheet

Lesson 2: Calculating Simple and Compound Interest

- Calculating Simple and Compound Interest Worksheet

Lesson 3: What's the Best Deal for Me?

- Financial Institution Interest Comparisons

Lesson 4: Convince Me!

- Commercial Worksheet and Rubric

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Module 5: Creating a Net Worth Statement

Students will identify liabilities and assets and calculate net worth statements.

7.13C – Create and organize a financial assets and liabilities record and construct a net worth statement

Lesson 1: ABC's of Assets and Liabilities

- Vocabulary Worksheet
- Asset or Liability Worksheet

Lesson 2: What are They Worth?

- What are They Worth? Profiles and Worksheets

Lesson 3: Here's What Happened...

- Here's What Happened... Game Cards and Score Sheets

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