

# high school menu

## Lesson 1: Banking and Budgeting

Students will be able to explain the functions of financial institutions and examine the risks, monetary costs, and benefits of maintaining accounts of local financial institutions. They discover the true amount of money earned after taxes and deductions by converting gross income to net income. Students learn how to allocate net monthly income into budget categories and the recommended percentages of each. Finally, using real-life examples they will formulate a monthly spending plan, while evaluating the impact of unplanned spending on a budget.

- Teacher's Guide
- Banking and Budgeting Prezi

### Day 1

- Local Financial Institutions Fees Sheets
- Check Register Worksheet and Activity Cards

### Day 2

- Pay Stub Worksheet & Answer Key

### Day 3

- Individual Budget Activity

## Lesson 2: College and Beyond

Students analyze the relationship between education and training and lifetime earnings. They will identify types of costs associated with postsecondary education, including comparing costs among various institutions such as public universities, private universities, community colleges, and certification programs. Students will create a college and career plan, accounting for interests, abilities, personal priorities, and family responsibilities affect career choices.

- Teacher's Guide
- College and Beyond Prezi

### Day 1

- Cost of Higher Education Worksheet & Answer Key

### Day 2

- Texas Reality Check Worksheet

### Day 3

- College Collage Planning Sheet & Rubric

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## Lesson 3: Understanding Credit

Students learn what factors make up a credit score and assess the impact of borrowing decisions on a credit score, including consequences of poor credit management. Students will compare and contrast sources of credit such as financial institutions, payday loans, title loans, and rent-to-own loans. Finally, students will investigate example credit reports and appraise the credit worthiness of each.

- Teacher's Guide
- Understanding Credit Prezi

### Day 1

- Understanding Credit Incomplete Notes & Answer key
- It's Not Just the Principal Worksheet & Answer Key

### Day 2

- Be a Wise Borrower Worksheets & Answer Keys

### Day 3

- Faux Credit Reports
- Optional PSA Activity

## Lesson 4: Saving for the Future

Students will examine the benefits of saving and investing. Using the SMART Goal Setting system, they will explore long-term needs and financial goals, including retirement. Students will identify costs of retirement such as living expenses, health care expenses, and long-term care expenses. Finally, students will learn the importance of saving early and at a sufficient level to achieve financial security in retirement.

- Teacher's Guide
- Saving for the Future Prezi

### Day 1

- Simple and Compound Interest Worksheet & Answer Key

### Day 2

- Best Investment Group Activity & Answer Key

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## Lesson 5: Earning Power

Students will evaluate and compare employment options, including salary and benefits. They will explore lifetime earnings for careers, including the impact of borrowing, budgeting, saving, and purchasing insurance. They will define assets and liabilities, and their impact when determining ones net worth. Finally, students will construct a net worth statement.

- Teacher's Guide
- Earning Power Prezi

### Day 1

- It Looks Like This on Paper Worksheet & Answer Key

### Day 2

- Salary Plus Benefits Worksheets & Answer Keys

### Day 3

- What Are They Worth? Activity & Answer Keys
- Optional Activity: Here's What Happened Game

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