



Bank Your Future

Lesson Goal: To get students familiar with how to manage their cash flow, including understanding earning statements and ways to be paid, evaluating and tracking their expenses, setting a budget, and saving.

Objectives:

1. Define, create and analyze a budget.
2. Quickly read an earning statement and identify deductions, gross and net income.
3. Discuss potential future living expenses and strategies to manage them.
4. Anticipate future education expenses, and identify options to minimize/manage them. *(optional)*
5. Identify savings options, best practices, and the role interest plays in maximizing personal savings.

Check It Out

Lesson Goal: To get students familiar with how to utilize financial institutions, ways to access and protect money, and how to avoid identity theft.

Objectives:

1. Identify factors to research and consider when choosing a financial institution.
2. Explain how to open an account, manage it responsibly, and avoid fees and overdrafts.
3. Compare and contrast the use of check cashing stores to the use of banks or credit unions.
4. Define identity theft and identify ways to avoid it.

To Your Credit

Lesson Goal: To get students familiar with how credit cards work, the importance of knowing their credit score and monitoring their credit report, the benefits of maintaining good credit and how to build it.

Objectives:

1. Define credit and list the benefits of responsible use and the consequences of misuse.
2. Identify the critical features of a credit card and compare the terms of credit card offers.
3. Define credit score and credit report and explain the role they play in acquiring credit.
4. Identify ways to build and improve credit.

For more information on the [Money Sense program](#) or to schedule lessons, contact Patrick Armstrong at patrick@securefutures.org or 414-310-5918.