MONEY MATTERS: HIGH SCHOOL
MONEY MATTERS: HIGH SCHOOL
INTRODUCTIONS
Today’s Topics

STEWARDSHIP

YOUR MONEY
CHOICES

TALKING ABOUT
MONEY
FINANCIAL FEUD!
<table>
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<th>Values</th>
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<td>Community</td>
<td>Family</td>
<td>Service</td>
<td>Friendship</td>
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<td>Independence</td>
<td>Fun</td>
<td>Creativity</td>
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STEWARDSHIP
Stewardship

TIME

TALENTS

TREASURES
YOUR MONEY CHOICES
Your money choices

SHARE

SAVE

SPEND
My stewardship guideline

SHARE %

SAVE %

SPEND %
Expressing Generosity

- Monetary Support
- Hospitality
- Emotional-Relational Support
- Gifts
- Volunteering-Service
Stewardship

TIME

TALENTS

TREASURES
SAVING
Saving

- **EMERGENCY FUND**
- **OPPORTUNITY FUND**
Decision making

- Is this a want or a need?
- Can it wait till tomorrow? Next week?
- How much is this item going to get used?
- Have I saved up enough to buy this, and the other things I might need?
Spending

STOP

THINK

CHOOSE
GOALS
BALANCED SPENDING
MONEY IN = MONEY OUT

INCOME
- Allowance
- Gifts
- Jobs

EXPENSES
- Food
- Clothes
- Phone
- Transportation
- Activities
Banking Basics

CHECKING ACCOUNT

SAVINGS ACCOUNT
Banking Basics

When setting up a bank account, there are some important questions you need to ask:

- What fees do they charge?
- What services do they offer? Like online bill payment or mobile app.
- What is the interest rate they pay for savings accounts?
- Are they FDIC insured?
- Is there a minimum balance requirement?
- What is the overdraft police?
CREDIT
Credit Score

Measures that you pay your bills on time and that you don’t take on too much credit (i.e. debt) at once.
Credit

**PROS**

**CONS**
Interest

FIONA, 19

- Saved $150/month for 8 years.

JACOB, 19

- Waited 8 years before starting to save $150/month until retirement.
Interest

FIONA, 65
- $2,308,452.27

JACOB, 65
- $1,417,678.11
COLLEGE
TALKING ABOUT MONEY
Conversation Tips

- Eliminate Distractions
- Avoid One-Word Answers
- Listen
I made a goal to [insert goal here]. I want to set aside a time for me to share why this goal is important to me and what my plan is to achieve my goal.

Today we learned about banking. When I get home, can we talk about setting up a savings account at the bank?

I’d like to talk to you when I get home about my idea to ...

Let’s talk about my college plan.
REALITY CHECK!

How realistic are your expectations about money?
Do One Thing Different
THANK YOU!