

FINANCIAL BEGINNINGS

PROVIDING GOOD ¢ENTS.



FINANCIAL FOOTINGS

STEP 1

*Teaching the foundational concepts
of personal finance.*

Presented by



sspfcu.com



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Financial Beginnings USA’s *Five Star Supporters* are frontline investors whose values deeply align with our goal of increasing equitable opportunities for economic advancement. COUNTRY Financial firmly believes in giving back to their communities and works to foster a culture of volunteerism. COUNTRY Financial has been a longtime supporter of Financial Beginnings and generously serves as its inaugural *Five Star Supporter*.

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Module 1: Show Me the Money

Know Your Money

Do you know the difference between coins and bills? There are differences in shape, design, color, and names. Have fun with the activity below and get to *Know Your Money*.

1. Draw a line from the name of the coin on the left to the correct picture on the right.

Penny



Bonus! Who is on the front of each bill and coin?

Nickel



Dime



Quarter



2. Draw a line from the name of the bill on the left to the correct picture on the right.

One Dollar



Five Dollars



Ten Dollars



Twenty Dollars






Module 1: Show Me the Money

How Much?

Have you used money before? Have you ever bought something at a store? It is important to know how to use your money. Let's learn how to use our money.


1. Circle each coin and bill needed to pay the exact amount listed for the items below.



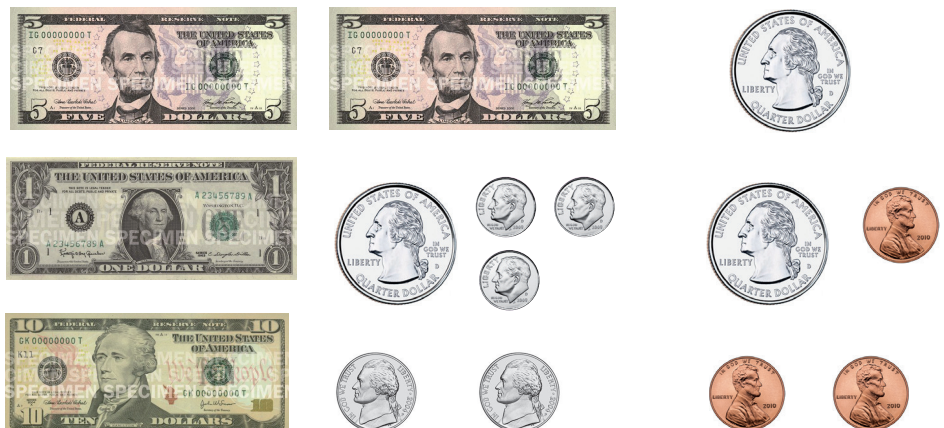
Nintendo Switch-
\$277.63




Toy Car - \$4.27

Doll - \$15.75





Module 2: Earn Your Keep

Earning A Buck

Have you ever been given or earned money? How did you get it? Who gave it to you? Why did they give it to you? These are the questions we will work to answer now. There are two main ways we get money: we can earn money or be given money.

1. Draw a circle around the pictures that show someone working to earn money.

Draw a square around the pictures that show someone being given money as a gift.



2. In the space below draw a picture of a way you can earn money.



Module 2: Earn Your Keep

Jobs in Our Communities

People do many different jobs to earn money for themselves and their families. These jobs are also very important for the community.

1. Can you write the correct name of these very important jobs under each picture and two things (tasks) they do in this job?

Fireman

Doctor

Builder

Teacher



Job: _____

Task: _____

Task: _____

Job: _____

Task: _____

Task: _____



Job: _____

Task: _____

Task: _____

Job: _____

Task: _____

Task: _____



Module 3: Smart Spending

Do You Really Need It?

We often say we need things that we actually want. Can you help us put the following items in the right categories?

1. Draw a line from the item on the left to the **NEED** if it is something we really need or to the **WANT** if it is something we may want.



NEED

WANT



Module 3: Smart Spending

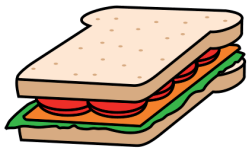
Let's Go Shopping

You forgot your lunch for school. It's okay, your school has a mini store and you have \$3.00 to spend. Be careful to stay within your budget.

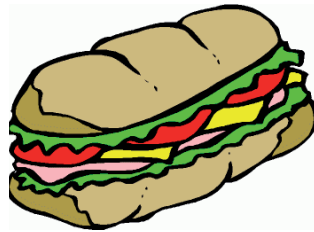
1. Your lunch must include each of the following items:

- a. Sandwich
- b. Fruit
- c. Vegetable
- d. Milk

2. Use the chart below to budget your spending.



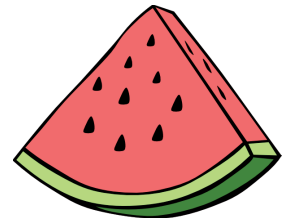
\$1.00



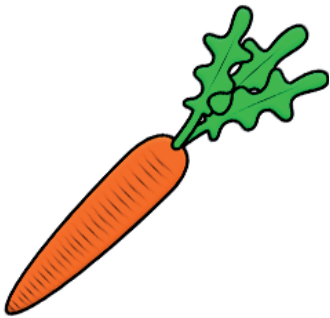
\$2.00



\$0.50



\$1.50



\$0.50



\$1.50



\$1.00

| Item | Price |
|--------------|-----------|
| | |
| | |
| | |
| | |
| | |
| | |
| Total | \$ |



Module 3: Smart Spending

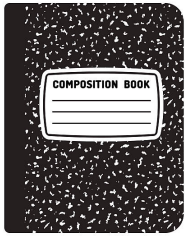
Let's Go Shopping

You earned \$27 selling lemonade over the summer. Just enough to buy school supplies. Be careful to stay within budget

1. You must include each of the following items:

- a. Pencil
- b. Notebook
- c. Backpack
- d. Gluestick
- e. Coloring set

2. Use the chart below to budget your spending.



\$3.75



\$4.99



\$1



\$2.25



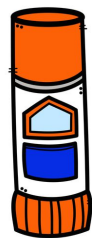
\$3.99



\$13.50



\$10.75



\$1.50



\$.50



\$6.99

| Item | Price |
|--------------|-----------|
| | |
| | |
| | |
| | |
| | |
| | |
| Total | \$ |

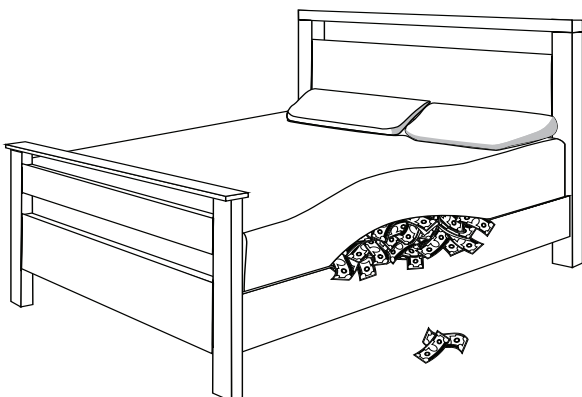
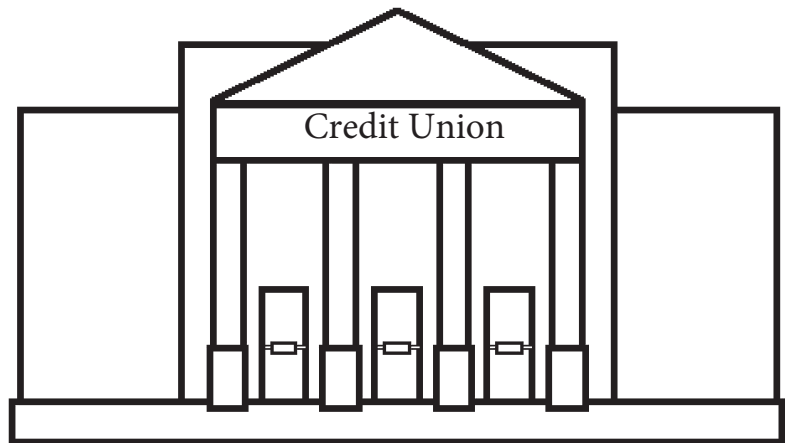
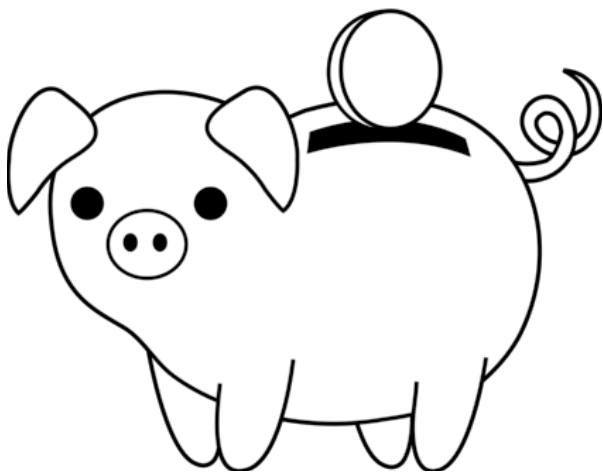


Module 4: Save It

Safe to Save

We know how important it is to save money. Do you know of safe places to save your money?

1. There are three pictures below. Color in the two pictures of safe places to save your money. Put an X through the picture that is not a good place to save your money.



Growing Interest:

Alright, imagine you have some money saved up – let's say in your piggy bank or under your mattress. Now, that money just sits there doing nothing. It's safe, but it doesn't grow. Now, think about a Credit Union like a special place that keeps your money safe too, but they also do something extra. They give you a little reward called "interest" for keeping your money with them. It's like a bonus!

So, when you put your money in a Credit Union, it's like planting a seed. Over time, that seed (your money) grows into a bigger tree (more money) because of the interest they give you. It's like free money that adds up the longer you leave your money there.



Module 4: Save It

Reaching Your Goal

Is there something you really want, but do not have enough money to buy? Let's make a plan to help you reach your goal of getting this item.

1. Draw a picture of the thing you want in the top of the tree.
2. Starting at Number 1, list the steps needed to get this item.

Draw a picture of what you want here.
This is your **GOAL**.

**Steps
to get this item:**

5. _____

4. _____

3. _____

2. _____

1. _____



Save, Share, Spend

Do you have a Piggy Bank? Do you have one that will help you separate your money so you can **SAVE** your money, **SHARE** your money and **SPEND** your money? Let's make them now.

1. Color and decorate the three labels below.
2. Cut them out.
3. Glue them onto empty tin cans, glass jars, plastic cups or other items your parent or guardian helps you find.
4. Divide your money amongst the three containers.

SAVE

SHARE

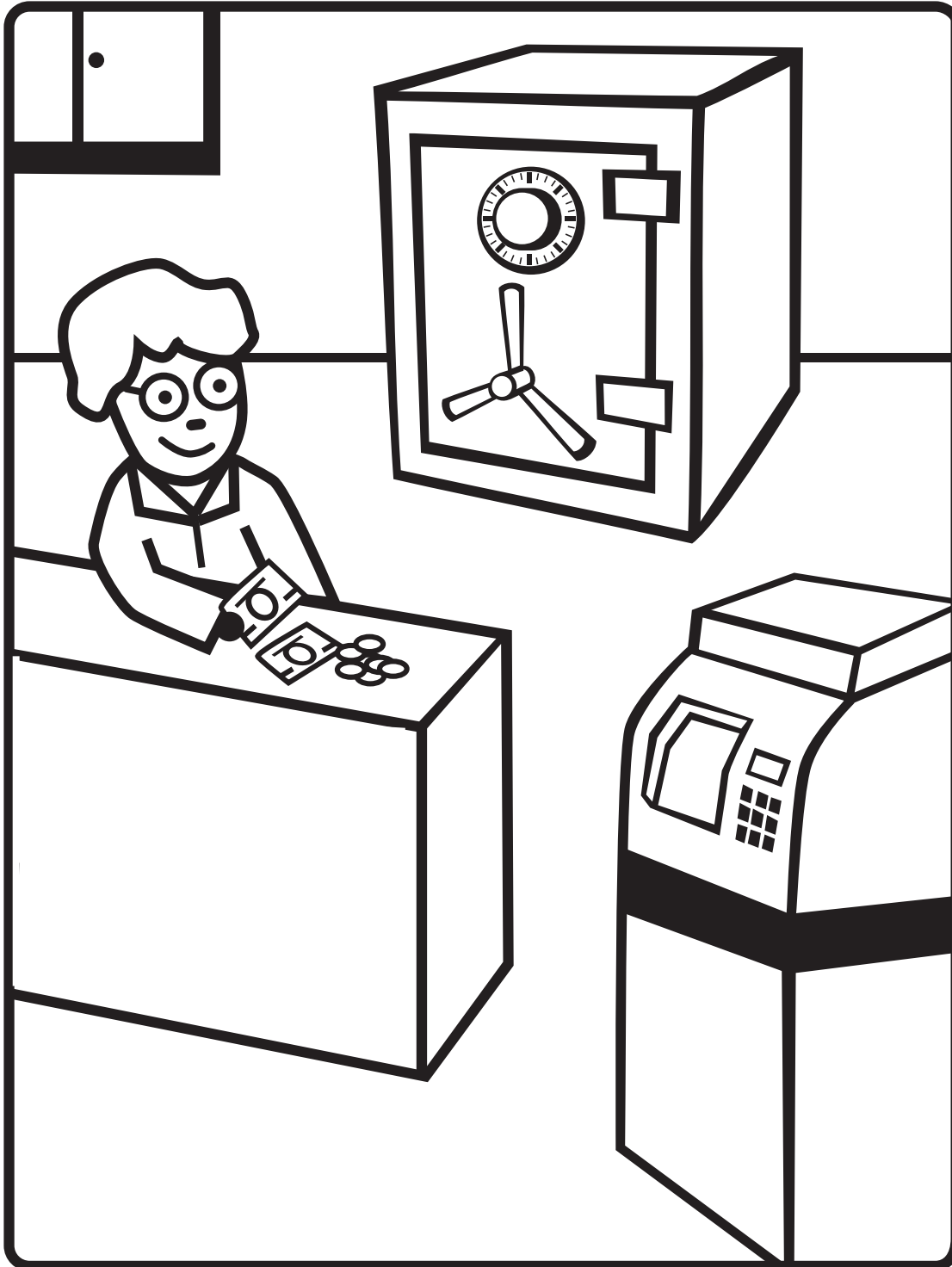
SPEND



A Look Inside

Have you ever been to a bank or credit union? What did you see?
What happens there?

1. Color the **Teller** green and list what this person's tasks include.
2. Color the **ATM** red and list what this machine does.
3. Color the **Vault** blue and list what is locked inside.





When I Was Young

You have learned about money and how to use it. Now it is time to share this with your family. Find out from your family how they learned about money. Take this activity home and work with your parent or guardian to answer the following questions.

1. In the space below draw a picture showing one of their first jobs.

2. Ask your parent or guardian what the following items cost when they were your age. Then have them help you list the cost of these items today.

| Item | Parent/Guardian | Today |
|----------------|-----------------|-------|
| Ice Cream Cone | | |
| Movie Ticket | | |
| Gallon of Milk | | |
| Candy Bar | | |
| Gallon of Gas | | |

3. Did the price of items go up or down since they were your age?



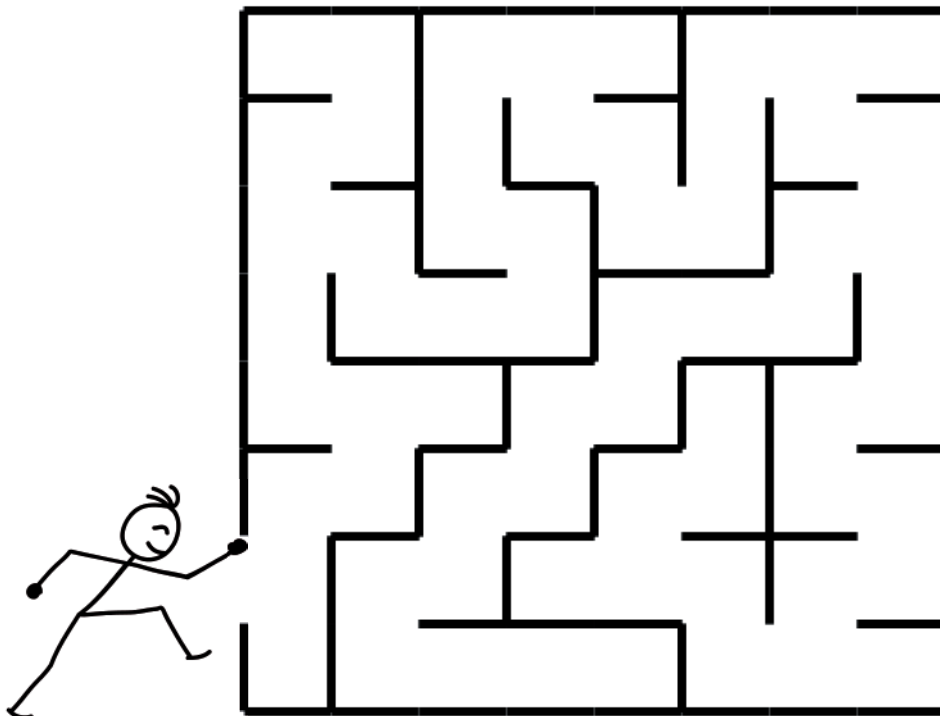
Look What I Found

Finding a nickel on the sidewalk can be fun.

1. Find all of the money in the word search below.

| Penny | | Nickel | | Dime | | | |
|---------|---|--------|---|------|---|---|---|
| Quarter | | Dollar | | Bill | | | |
| Coin | | | | | | | |
| M | P | C | S | B | L | L | O |
| E | E | O | S | W | I | R | D |
| V | N | I | C | K | E | L | O |
| Z | N | N | E | T | H | A | L |
| H | Y | M | R | E | O | E | L |
| L | K | A | D | I | M | E | A |
| N | U | C | A | W | V | T | R |
| Q | J | L | E | W | C | R | I |

2. Make your way through the maze below to find your lost quarter.





Module 5: Writing a Check

What is a check?

- A check is a piece of paper that tells the bank to pay money from a bank account. How does a check work?

- One person or business writes a check to another person or business for a certain amount of money. The receiver can then go to their bank and use the check to get the money.

How to fill out the check:

- If you've never filled out a check, it can be a bit confusing. Below is a diagram of a check with different parts of the check labeled.

Try writing a check for 376.54!

The diagram shows a check from SUNSET SCIENCE PARK Federal Credit Union, 1100 N.W. Murray BLVD Suite 200, Portland Or, 97229. The check number is 0025. The date line is labeled '1'. The 'PAY TO THE ORDER OF' line is labeled '2'. The amount in numbers '\$ 3' is labeled '3'. The amount in words 'DOLLARS' is labeled '4'. The 'MEMO' line is labeled '6'. The 'AUTHORIZED SIGNATURE' line is labeled '5'. A 'SECURITY FEATURES INCLUDED' logo is also present. The MICR line at the bottom is '⑆ 789123456 ⑆ 123789456123 ⑆ 0025'.

- 1) The date the check is written. You can write it out the date as either "June 14th, 2023" or 06/14/23
- 2) This is where you write who you're writing the check to. This may be to a person or business.
- 3) This is where you write the amount of money the check is for in numbers. For example 175.55
- 4) This is also the amount of money the check is for, but this time it is written in words. For example. One hundred seventy five dollars and 55/100. The 55/100 represent the .55.
- 5) This is where you sign the check with your name.
- 6) You can write what the check is for here if you would like. Example "School Supplies"



Module 5: Writing a Check

What are the other numbers on the check?

- 7) This is the check number. This helps you keep track of payments.
- 8) This is the address of the person or business of the check.
- 9) This is the routing number, it is used for electronic payments.
- 10) This is the account number that indicates the specific bank account.

Don't forget to endorse your check!

- When a check is made out to you, you will need to endorse the check at the bank before you can get your money. You will sign on the indicated lines on the back of the check.

School: _____ Grade: _____

Student Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Financial Beginnings uses student responses to demonstrate the impact of this program and make improvements to future curriculum. Student contact information will be used only to issue a certificate and prize and will not be utilized for any other reason.

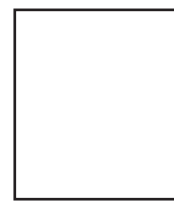
Parent or Guardian Initial: _____

----- fold -----

LOCAL SUPPORTERS



----- fold -----



1326 SW 12th Avenue, Suite 300
Portland, OR 97201

Get Rewarded for Your Money Smarts



Thank you for participating in the Financial Footings program. Remember, it is important for you to know how to manage your money so you can reach your goals and achieve your dreams.

Tell us what you have learned from our lessons and we will send you a Certificate of Completion and a prize for your efforts!

What are three things you learned about money from these lessons?

Now, how are you going to use what you have learned?

Draw a picture of something you are going to save your money for: