

# Instructions for Workshop Leader

Use these slides (in order) with the sections of your session outline

Welcome and Overview (Slides 2-4)

Activity (Slides 5-9)

Present (Slides 10-12)

Discuss (Slide 13)

Review and Evaluate (Slides 14-19)

Close (Slide 20)





Spend Well

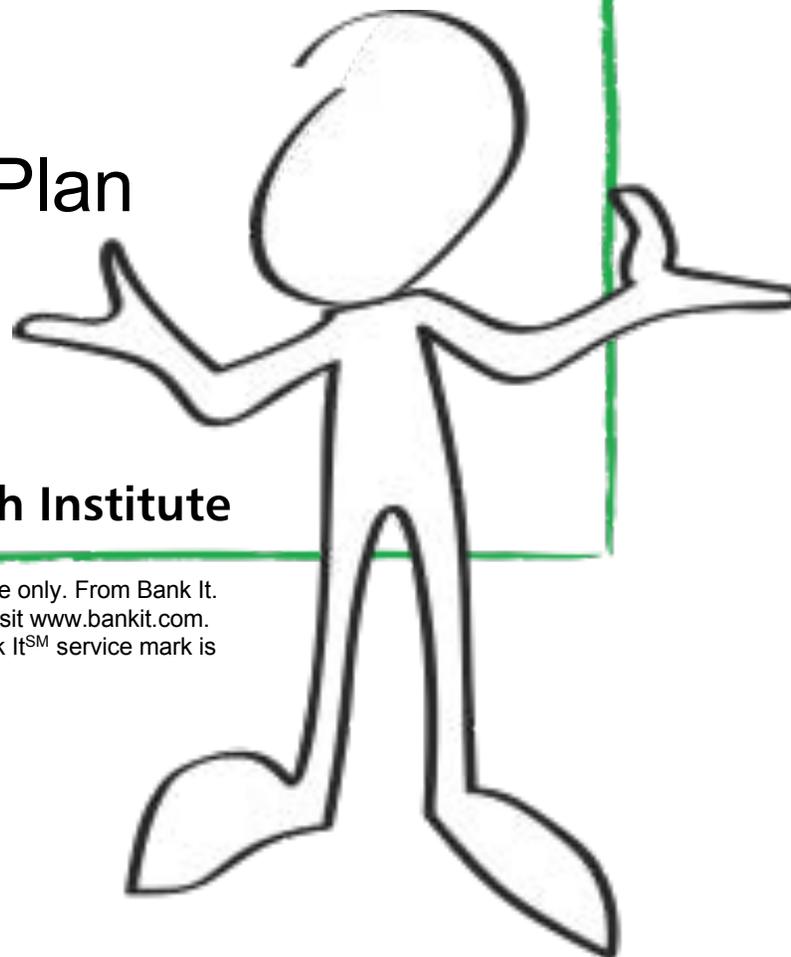
# Welcome to Bank It

## Developing a Spending Plan for Parents

2-SP-PT

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# Welcome and Overview

## What is Bank It?

Bank It delivers real-world topics and tools to help you:

- Understand,
- Talk about, and
- Manage your money.

From Capital One and Search Institute



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# Welcome and Overview

Three goals for today:

1. Name at least one example of a household expense.
2. Explain what a personal spending diary is.
3. Identify what the sales tax rate is for our area.



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# Activity

Spending is how we use money to pay for goods and services.



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# Activity

When we spend money well:

- We make thoughtful choices.
- We become savvy consumers.



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# Activity

What are some of the things  
you spend money on?



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# Activity

Big or Little?



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# Activity

A key way to spending money well:  
keeping track of your spending.



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# Present

## Personal spending diary:

A record of what you spend.



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# Present

What is the sales tax rate for our area?



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# Present

How can you create a spending plan?

- Create a shopping list.
- Follow the shopping list when you go to the store.
- Make a plan of what you want to buy in the future.



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# Discuss

Turn to talk to someone near you.

1. Say your first name.
2. How do you take charge of your spending?



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# Review and Evaluate

## What is spending?

Spending is how we use money to pay for goods and services.



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# Review and Evaluate

Why does it matter to spend money well?

- We can make thoughtful choices.
- We can become savvy consumers.



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# Review and Evaluate

What are examples of household expenses?

- Apartment rent or home mortgage payment
- Utilities (electricity, gas, water, sewer)
- Telephone
- Clothing
- Groceries
- Eating out
- Transportation (bus passes, gas for the car)
- Hair-cuts
- Gifts (for birthdays and holidays)
- Health (medicine, prescriptions, health insurance premiums, and co-payments)
- School supplies
- Pets
- Family trips



# Review and Evaluate

What is a personal spending diary?

A record of what you spend.



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# Review and Evaluate

What is the sales tax rate for our area?



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# Review and Evaluate

How can you create a spending plan?

- Create a shopping list.
- Follow the shopping list when you go to the store.
- Make a plan of what you want to buy in the future.



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# Close

Yes, you have money to spend.

How will you spend your money well?



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