

Spend Well for Parents

What It Is: Spending is how we use money to pay for goods and services.

Why It Matters: When we spend well, we make thoughtful choices about how we use our money. We become savvy consumers.

	Module 1	Module 2	Module 3
Module Title	Different Ways to Buy Things	Developing a Spending Plan for Parents	Becoming a Savvy Consumer
Module Number	1-SP-P	2-SP-P	3-SP-P
Module Learner Outcomes	1: Participants will be able to describe at least two different methods of spending. 2: Participants will be able to name at least one type of financial institution in their community. 3: Participants will be able to name a key question to ask before cashing a check.	1: Participants will be able to name at least one example of a household expense. 2: Participants will be able to explain what a personal spending diary is. 3: Participants will be able to identify what the sales tax rate is for their area.	1: Participants will be able to name at least one way to cut spending. 2: Participants will be able to explain how advertising affects their spending. 3: Participants will be able to describe the difference between a “want” and a “need.”
Module Ties to Jump\$tart Standards¹	<ul style="list-style-type: none"> Standard 3—Planning and Money Management 	<ul style="list-style-type: none"> Standard 1—Planning and Money Management 	<ul style="list-style-type: none"> Standard 4—Planning and Money Management Standard 2—Financial Responsibility and Decision Making

1. Jump\$tart Coalition for Personal Financial Literacy. *National Standards in K–12 Personal Finance Education: With Benchmarks, Knowledge Statements, and Glossary*. Third Edition. Washington, D.C.: Jump\$tart Coalition for Personal Financial Literacy, 2007.