

# Spend Well for Teenagers

**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
<b>Module Title</b>	Spending Money	Developing a Spending Plan for Teenagers	Making Better Spending Choices
<b>Module Number</b>	1-SP-T	2-SP-T	3-SP-T
<b>Module Learner Outcomes</b>	1: Participants will be able to describe at least one method teenagers use to spend money. 2: Participants will be able to identify one difference between a debit card and a credit card. 3: Participants will be able to name at least one type of financial institution in their community.	1: Participants will be able to identify what spending is. 2: Participants will be able to name at least one example of a household expense. 3: Participants will be able to explain what a personal spending diary is.	1: Participants will be able to identify what comparison shopping is. 2: Participants will be able to name at least one way to gather information about a product or service before buying it. 3: Participants will be able to describe the difference between a “want” and a “need.”
<b>Module Ties to Jump\$tart Standards<sup>1</sup></b>	<ul style="list-style-type: none"> <li>Standard 3—Planning and Money Management</li> </ul>	<ul style="list-style-type: none"> <li>Standard 1—Planning and Money Management</li> </ul>	<ul style="list-style-type: none"> <li>Standard 4—Planning and Money Management</li> <li>Standard 2—Financial Responsibility and Decision Making</li> </ul>

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.