

Instructions for Workshop Leader

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

Welcome and Overview (Slides 2–4)

Activity (Slides 5–8)

Present (Slides 9–12)

Discuss (Slide 13)

Review and Evaluate (Slides 14–20)

Close (Slide 21)



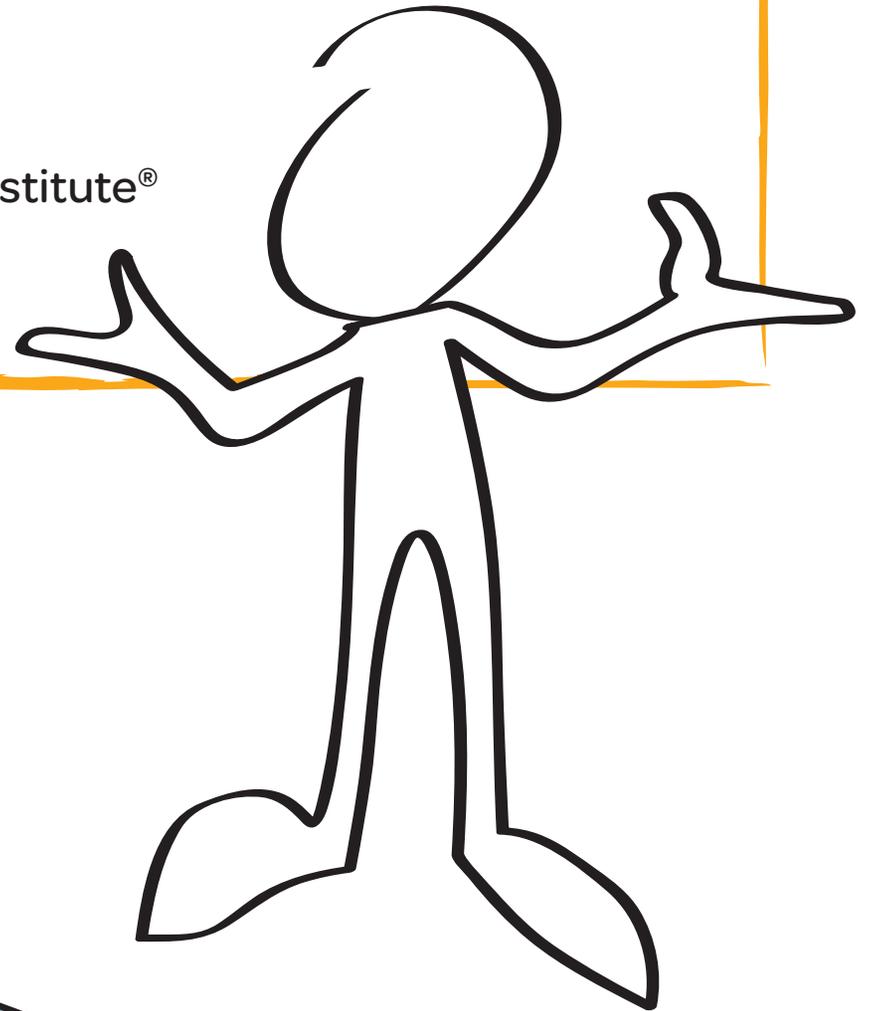
Budget Well

Welcome to Bank It

Understanding Budgets

1-BU-PE

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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. Explain how a checking account can help with budgeting.
2. Identify where to open a checking account.
3. Compare product return policies at a local store.



Activity

Take the Pretest



#1-BU-E



Activity

What is the definition of a budget?



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Activity

What is an advantage to having a budget?



Activity

Who talks about budgets?



#1-BU-E



Present

How can a checking account help with budgeting?

1. A checking account provides a monthly statement that helps you track the money you deposit and the money you withdraw.
2. A checkbook ledger from your checking account can help you budget.
3. The monthly statement can help you balance your checking account.



Present

Where can you open a checking account?

1. At a bank
2. At a savings and loan
3. At a credit union



Present

What is important to include in a personal property inventory?

1. The name of the valuable item
2. The location of the item
3. The amount that each item is worth



Present

What information is important to find out about a store's product return policy?

- If you need the original receipt from when you bought the item
- What the timeframe is for returning the item
- If there is a restocking fee and what that fee is
- If you can actually return the item



Discuss

Turn to talk to someone near you.

1. Say your first name.
2. Talk about one thing you can start doing to teach your child about budgets.



Review and Evaluate

What is the definition of a budget?

Answer: A budget is a way to track your money to ensure that the amount you spend doesn't exceed the amount you earn.



Review and Evaluate

What is an advantage to having a budget?

1. With a budget, you can more easily see how your spending compares to the amount of money you bring in.
2. With a budget, you can more easily make long-term money plans.
3. With a budget, you can more easily change the way you use your money to live within a budget.
4. Everyone in your family can see how your family uses money.



Review and Evaluate

How can a checking account help with budgeting?

1. A checking account provides a monthly statement that helps you track the money you deposit and the money you withdraw.
2. A checkbook ledger from your checking account can help you budget.
3. The monthly statement can help you balance your checking account.



Review and Evaluate

Where can you open a checking account?

1. At a bank
2. At a savings and loan
3. At a credit union



Review and Evaluate

What is important to include in a personal property inventory?

1. The name of the valuable item
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Review and Evaluate

What information is important to find out about a store's product return policy?

- If you need the original receipt from when you bought the item
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Review and Evaluate

Take the Posttest



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Close

When we keep track of how much money comes in and goes out, we can make better money choices.

