

# 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

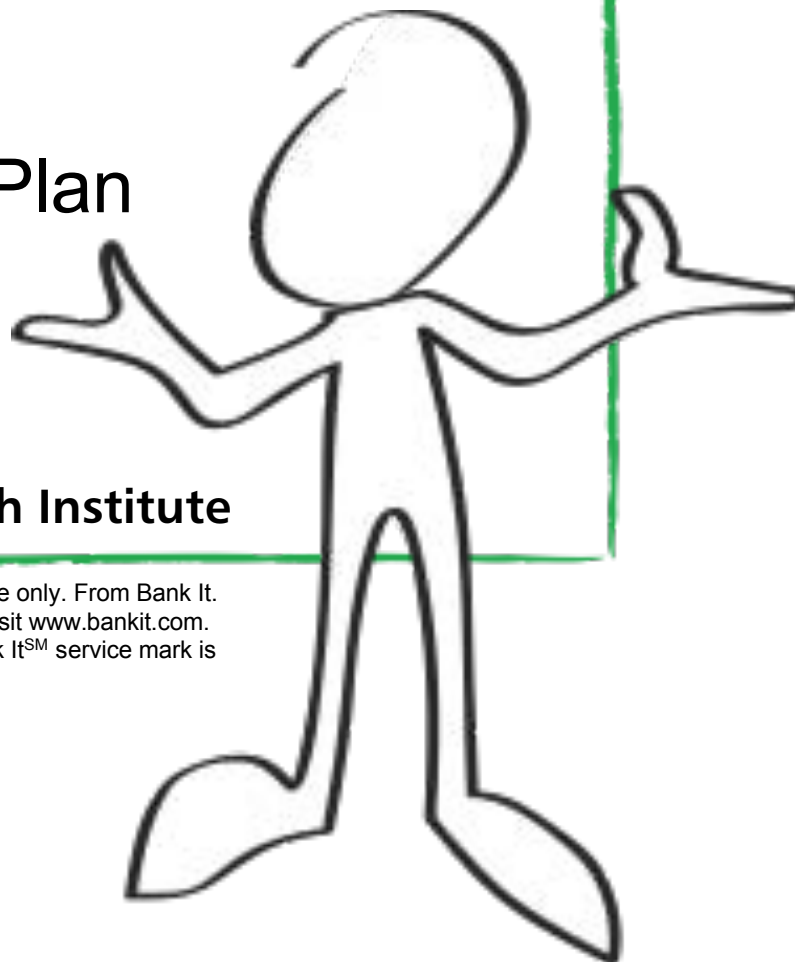
# Welcome to Bank It

## Developing a Spending Plan for Parents

2-SP-PT

**Sponsored by Capital One and Search Institute**

Permission to photocopy this handout granted for individual and educational use only. From Bank It. Copyright © 2010 by Capital One and Search Institute. For more information, visit [www.bankit.com](http://www.bankit.com). Capital One® and Search Institute® are federally registered service marks. Bank It<sup>SM</sup> service mark is pending. All rights reserved.



# 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



2-SP-PT



# 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.



2-SP-PT



# Activity

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



2-SP-PT



# Activity

When we spend money well:

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



2-SP-PT



# Activity

What are some of the things  
you spend money on?



2-SP-PT





# Activity

Big or Little?



2-SP-PT





# Activity

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



2-SP-PT



# Present

## Personal spending diary:

A record of what you spend.



2-SP-PT



# Present

What is the sales tax rate for our area?



2-SP-PT



# 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.



2-SP-PT



# Discuss

Turn to talk to someone near you.

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



2-SP-PT



# Review and Evaluate

## What is spending?

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



2-SP-PT



# Review and Evaluate

Why does it matter to spend money well?

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



2-SP-PT

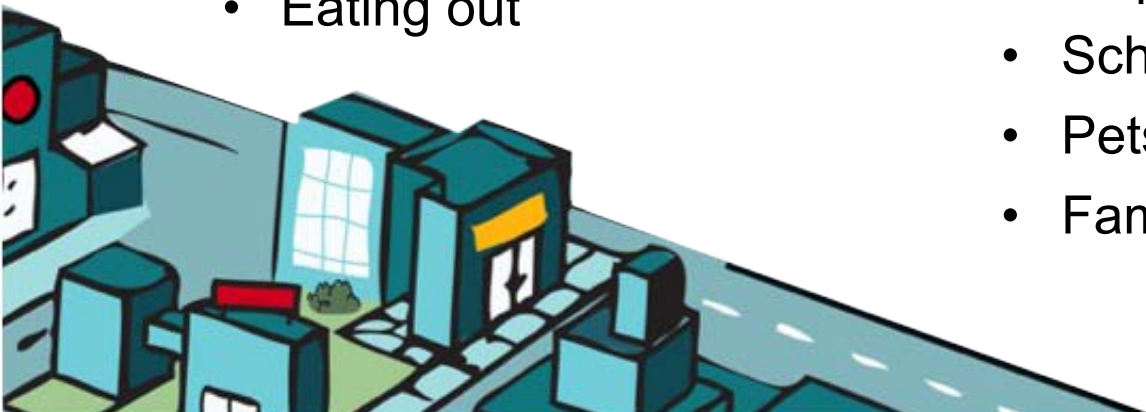




# Review and Evaluate

## 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.



2-SP-PT



# Review and Evaluate

What is the sales tax rate for our area?



2-SP-PT



# 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.



2-SP-PT



# Close

Yes, you have money to spend.

How will you spend your money well?



2-SP-PT

