Youth Education Agenda
Age 8-12: Money Matters

Orientation
Each child will receive a worksheet with an assigned credit score, occupation, and annual allowance.

Money Matters Session

1. Set Savings Goal

2. Money Decisions - Each participant will be required to make money decisions based on their allowance. They will learn to the difference between wants vs. needs.

3. Planko Board - The Planko board has a number of simulated life events that will affect their money habits.

4. Meet with a Financial Counselor - When they have completed the “life stages” each participant will meet with an AgFed representative to discuss the financial decisions they made.

*The average time for the participant to complete the event can range from 30-45 minutes. This largely depends if the participant would need to re-evaluate their money habits and if they will make any adjustments.
Budget Worksheet

Savings Account Starting Balance: $250.00

Your Savings Goal: $_________ a month.

How many months do you think it will take you to build your savings account balance to $350.00? _______________

Expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>Pay Method</th>
<th>Initial</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entertainment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clothing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Toys</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electronics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accessories</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The Game of Chance (-Expense)</td>
<td>$__________</td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Extra Chores

<table>
<thead>
<tr>
<th>Description</th>
<th>$__________</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chore Description</td>
<td>$__________</td>
</tr>
</tbody>
</table>

Credit Union Deposit Account

<table>
<thead>
<tr>
<th>Description</th>
<th>$250.00</th>
<th>Initial</th>
</tr>
</thead>
<tbody>
<tr>
<td>Withdrawal Description</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Withdrawal Description</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Withdrawal Description</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposit Description</td>
<td>$__________</td>
<td></td>
</tr>
<tr>
<td>Deposit Description</td>
<td>$__________</td>
<td></td>
</tr>
<tr>
<td>Deposit Description</td>
<td>$__________</td>
<td></td>
</tr>
<tr>
<td>Deposit Description</td>
<td>$__________</td>
<td></td>
</tr>
<tr>
<td>Deposit Description</td>
<td>$__________</td>
<td></td>
</tr>
<tr>
<td>The Game of Chance (add)</td>
<td>$__________</td>
<td></td>
</tr>
<tr>
<td>Ending Account Balance</td>
<td>$__________</td>
<td></td>
</tr>
</tbody>
</table>

Complete the section below with a Credit Union representative.

Total Expenses: $__________
Total Withdrawals from Savings account: $__________
Total Deposits to Savings account: $__________

YOUR MONEY LEFT FROM YOUR ALLOWANCE $__________
YOUR MONEY LEFT IN YOUR SAVINGS ACCOUNT $__________
(Savings account plus money left from allowance) $__________

Did you make your goal?
Choose any 2 from this selection for $10
or $6 each

Choose any 2 from this selection for $20
or $12 each

Choose any 2 from this selection for $30
or $18 each
The latest style for the start of the football season!
All Teams available!
Get it now!
Choose 2 hats for the price of $65!
$40 each if sold separately

Show YOUR team spirit and get your favorite player's jersey!
START OF SEASON SPECIAL $50
Hurry and get yours today before prices go up next week!

Clearance!
Inventory overload! Everything must go!
All clearance items on sale!
Hats (All Teams Available) ~ $15 each
Jerseys (Most teams available) ~ $25
Great Deal on a Brand New Bicycle or Scooter!!

Brand New $60 – It’s a great deal!!

Other colors available!!
Take one home TODAY!
Electronics (8-12 YO)

The latest technology in your hand!

Get your iPad mini today
Brand New $399

The newest tablet on the market!
Get yours TODAY! Google Nexus 7

* Android Jelly Bean
* 7” touch screen
* Built in WiFi
* 16 GB storage capacity

Brand New! $230

WiFi 7” Touchscreen Tablet PC

* Built in WiFi
* 512 MB RAM
* 4 GB on-board memory storage
* 7” touch screen
* Android 4.1 OS (Jelly Bean)

Brand New! $50
Extra Chores

Cannot choose two of the same chore.

Give family pet a bath
$10

Cannot hang out with friends for 2 hours

Clean the whole house
$20

Do laundry for the entire family
$15

Cannot go to friend’s birthday party on Saturday

Cannot go to the movies with friends on Sunday

Rake the leaves and mow the lawn
$30

Skip weekend trip with friends.