

# 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			Pay Method	Initial
R Food			\$ _____	_____	
R Entertainment	\$ _____	\$ _____	\$ _____	_____	
Clothing	\$ _____	\$ _____	\$ _____	_____	
Toys	\$ _____	\$ _____	\$ _____	_____	
Electronics	\$ _____	\$ _____	\$ _____	_____	
Accessories			\$ _____	_____	
R The Game of Chance (-Expense)			\$ _____	_____	
Other:			\$ _____	_____	
Other: _____			\$ _____	_____	

Extra Chores			Initial
Chore Description	_____	\$ _____	
Chore Description	_____	\$ _____	

Credit Union Deposit Account			Initial
Account Starting Balance (Savings)		\$ 250.00	
Withdrawal Description	_____	\$ _____	
Withdrawal Description	_____	\$ _____	
Withdrawal Description	_____	\$ _____	
Withdrawal Description	_____	\$ _____	
Deposit Description	_____	\$ _____	
Deposit Description	_____	\$ _____	
Deposit Description	_____	\$ _____	
Deposit Description	_____	\$ _____	
R The Game of Chance (add)		\$ _____	
Ending Account Balance		\$ _____	

**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?**

## Accessories



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 seperately*



**Show YOUR team spirit and get your favorite player's jersey!**

**START OF SEASON SPECIAL \$60**

**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**

# Toys

*Great Deal on a Brand New  
Bicycle or Scooter!!*

Brand New \$60 – It's a great deal!!



Other colors available!!

Take one home TODAY!

AgFed Realty Fair  
Sample booth cards  
Age Group 12 and younger

## Electronics (8-12 YO)

iPad mini



**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



nexus 7

**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

Cannot go to friend's birthday party on Saturday



Do laundry for the entire family

\$15

Cannot go to the movies with friends on Sunday



Rake the leaves and mow the lawn

\$30

Skip weekend trip with friends.



**LAWNMOWING**



Agreed Realty Booth Cards  
Sample Group 12 and Younger