

Instructions for Workshop Leader

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

Welcome and Overview (Slides 2–4)

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Discuss (Slide 14)

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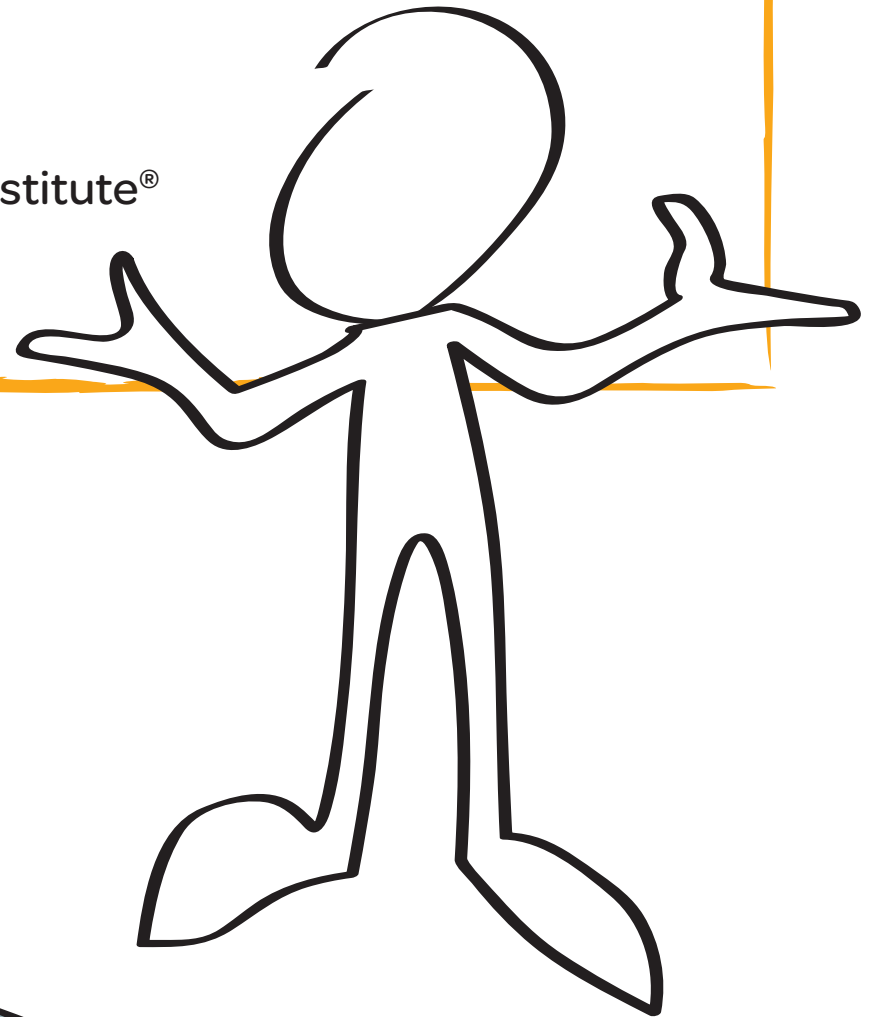
Spend Well

Welcome to Bank It

Essential Consumer Skills

2-SP-PE

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Welcome and Overview

What is Bank It?

Bank It delivers real-world topics and tools to help you:

- Understand your money,
- Talk about your money, and
- Manage your money.

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Welcome and Overview

Three goals for today:

1. Name other costs that may get added to a purchase.
2. List the steps to deciding whether or not to buy something.
3. Identify ways to cut spending.



Activity

Take the Pretest



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Activity

To compare the same item at two different stores:

- Same item
- Same brand
- Same weight



Activity

Want or Need?



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Activity

Examples of wants and needs

Want

- Clothing that's the same as your best friend
- Clothing that's on sale
- Clothing you don't need but you like

Need

- Clothing you need
- Clothing that will keep you warm when it's cold



Present

Three important steps to decide whether or not to buy something:

1. Know how much money you have to spend.
2. Know whether you're buying something you want or need.
3. Know whether the item is worth the price.



Present

Who are your peers?

- People who are your age
- People who have as much education as you do
- People who are in your same income bracket



Present

How do your peers influence the way you spend money?



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Present

What are other costs that could be added to an item that you buy?



Present

How do you cut your spending?



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Discuss

Turn to talk to someone near you.

1. Say your first name.
2. Name a person you look up to who is good at spending money well and not spending too much. How does this person make positive shopping decisions?



Review and Evaluate

What is important to look at when you're comparing prices?

1. The same item
2. The same brand of the item
3. The same weight of the item



Review and Evaluate

What are examples of a need?

1. Clothing that you need
2. Clothing that will keep you warm when it's cold



Review and Evaluate

Which steps are important to deciding whether or not to buy something?

1. Know how much money you have to spend.
2. Know whether you're buying something that's a want or a need.
3. Know whether the item is worth the price.



Review and Evaluate

Since peer pressure can affect your spending, who are your peers?

1. People who are your age
2. People who have as much education as you do
3. People who are in your same income bracket



Review and Evaluate

What are other costs that may get added to something you buy?

1. Sales tax
2. Shipping costs



Review and Evaluate

How can you cut your spending?

1. Buy a cheaper brand.
2. Wait longer before you buy something.
3. Save money until you have enough to spend.



Review and Evaluate

Take the Posttest



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Close

It's true! We can each make positive shopping choices.



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