

# 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)

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Discuss (Slide 14)

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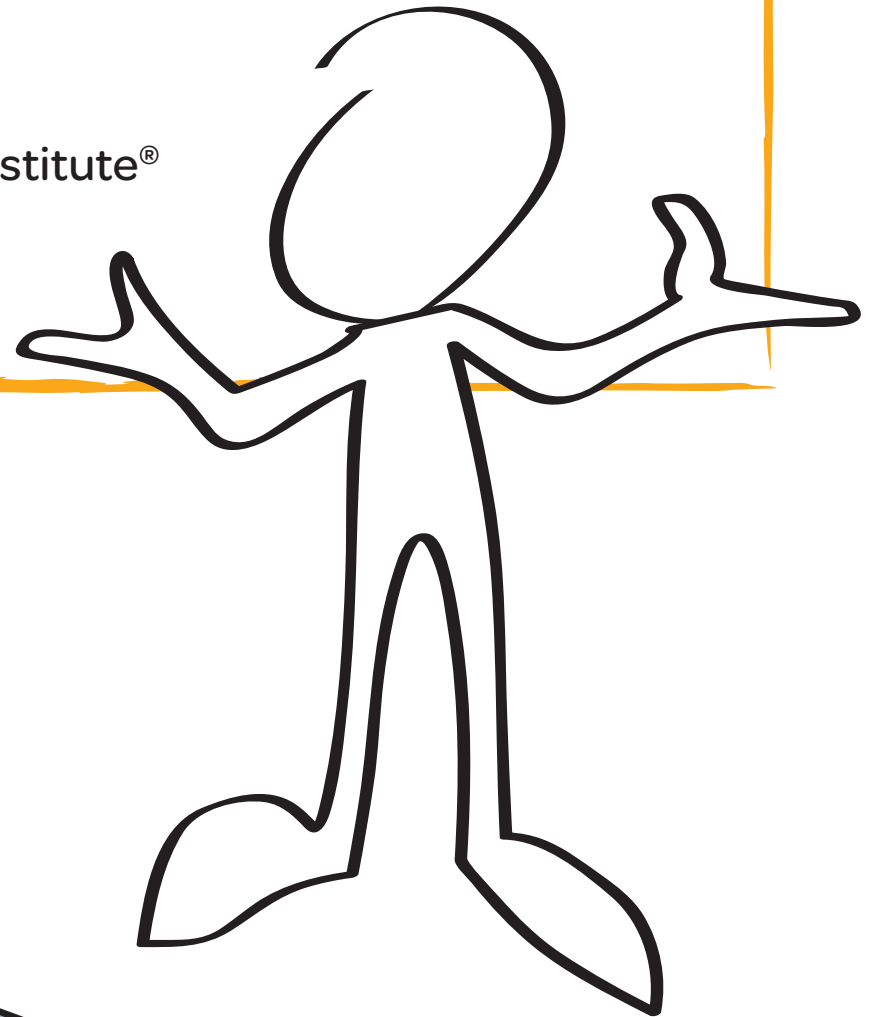
**Spend Well**

# Welcome to Bank It

## Better Spending Decisions

2-SP-E

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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. Compare prices for the same item at two different stores.
2. List the steps to deciding whether or not to buy something.
3. Explain how peer pressure can affect spending decisions.



# 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 that your favorite hero or celebrity wears
- Clothing you don't need but you like

### Need

- Clothing you need





# Present

**Two 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.



# Present

## Who are your peers?

- Kids who are your age
- Your best friends



# Present

**How do your friends or people your age influence the way you spend money?**



# Present

**What is often another cost 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 is an example of a need?**

Answer: Clothing that you need, such as a warm jacket 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.



# Review and Evaluate

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

1. Other kids who are your age
2. Your best friend



# Review and Evaluate

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

Answer: Sales tax



# 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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