

## HCHC: Financial Literacy Edition - Lesson 1 Sample Budget

Starting: \$100	Monday	Tuesday	Wednesday	Thursday	Friday	Expenses	Income	Balance
<b>Week 1 Expected</b>	<i>Membership Fee: -\$15</i> <i>Sports Fee: -\$10</i> <i>Snack: -\$1</i> <i>Extra Arts and Crafts Time: -\$5</i>	<i>Snack: -\$1</i> <i>Helping a Peer With Homework: +\$1</i>	<i>Snack: -\$1</i> <i>Candy Bar: -\$3</i>	<i>Snack: -\$1</i> <i>Cleaning a Room: +\$4</i>	<i>Snack: -\$1</i>	<b>-\$38</b>	<b>+\$5</b>	<b>\$67</b>
<b>Week 1 Actual</b>	<i>Membership Fee: -\$15</i> <i>Sports Fee: -\$10</i> <i>Snack: -\$1</i> <i>Extra Arts and Crafts Time: -\$5</i>	<i>Snack: -\$1</i> <i>Helping a Peer With Homework: +\$1</i>	<i>Snack: -\$1</i> <i>Candy Bar: -\$3</i>	<i>Snack: -\$1</i> <i>Cleaning a Room: +\$4</i>	<i>Snack: -\$1</i>	<b>-\$38</b>	<b>+\$5</b>	<b>\$67</b>
<b>Week 2 Expected</b>	<i>Snack: -\$1</i>	<i>Snack: -\$1</i> <i>Extra Video Game or Activity Time: -\$5</i>	<i>Snack: -\$1</i>	<i>Snack: -\$1</i>	<i>Snack: -\$1</i>	<b>-\$10</b>	\$0	<b>\$57</b>
<b>Week 2 Actual</b>								
<b>Week 3 Expected</b>	<i>Snack: -\$1</i>	<i>Snack: -\$1</i>	<i>Snack: -\$1</i>	<i>Snack: -\$1</i>	<i>Snack: -\$1</i> <i>Extra Arts and Crafts Time: -\$5</i>	<b>-\$10</b>	\$0	<b>\$47</b>
<b>Week 3 Actual</b>								
<b>Week 4 Expected</b>	<i>Snack: -\$1</i>	<i>Snack: -\$1</i> <i>Extra Video Game or Activity Time: -\$5</i>	<i>Snack: -\$1</i>	<i>Snack: -\$1</i> <i>Extra Snacks: -\$2</i>	<i>Snack: -\$1</i>	<b>-\$12</b>	\$0	<b>\$35</b>
<b>Week 4 Actual</b>								
<b>Total</b>								<b>\$35</b>

## HCHC: Financial Literacy Edition - Lesson 2 Sample Budget

Starting: \$100	Monday	Tuesday	Wednesday	Thursday	Friday	Expenses	Income	Balance
<b>Week 1 Expected</b>	Membership Fee: <b>-\$15</b> Sports Fee: <b>-\$10</b> Snack: <b>-\$1</b> Extra Arts and Crafts Time: <b>-\$5</b>	Snack: <b>-\$1</b> Helping a Peer With Homework: <b>+\$1</b>	Snack: <b>-\$1</b> Candy Bar: <b>-\$3</b>	Snack: <b>-\$1</b> Cleaning a Room: <b>+\$4</b>	Snack: <b>-\$1</b>	<b>-\$38</b>	<b>+\$5</b>	<b>\$67</b>
<b>Week 1 Actual</b>	Membership Fee: <b>-\$15</b> Sports Fee: <b>-\$10</b> Snack: <b>-\$1</b> Extra Arts and Crafts Time: <b>-\$5</b>	Snack: <b>-\$1</b> Helping a Peer With Homework: <b>+\$1</b>	Snack: <b>-\$1</b> Candy Bar: <b>-\$3</b>	Snack: <b>-\$1</b> Cleaning a Room: <b>+\$4</b>	Snack: <b>-\$1</b>	<b>-\$38</b>	<b>+\$5</b>	<b>\$67</b>
<b>Week 2 Expected</b>	Snack: <b>-\$1</b>	Snack: <b>-\$1</b> Extra Video Game or Activity Time: <b>-\$5</b>	Snack: <b>-\$1</b>	Snack: <b>-\$1</b>	Snack: <b>-\$1</b>	<b>-\$10</b>	\$0	<b>\$57</b>
<b>Week 2 Actual</b>	Snack: <b>-\$2</b> Helping a Peer With Homework: <b>+\$1</b>	Snack: <b>-\$2</b> Extra Video Game or Activity Time: <b>-\$6</b>	Snack: <b>-\$2</b> Cleaning a Room: <b>+\$4</b>	Snack: <b>-\$2</b>	Snack: <b>-\$2</b>	<b>-\$16</b>	<b>+\$5</b>	<b>\$46</b>
<b>Week 3 Expected</b>	Snack: <b>-\$2</b>	Snack: <b>-\$2</b> Helping a Peer With Homework: <b>+\$1</b>	Snack: <b>-\$2</b>	Snack: <b>-\$2</b> Cleaning a Room: <b>+\$4</b>	Snack: <b>-\$2</b> Extra Arts and Crafts Time: <b>-\$6</b>	<b>-\$16</b>	<b>+\$5</b>	<b>\$35</b>
<b>Week 3 Actual</b>								
<b>Week 4 Expected</b>	Snack: <b>-\$2</b> Cleaning a Room: <b>+\$4</b>	Snack: <b>-\$2</b> Extra Video Game or Activity Time: <b>-\$6</b>	Snack: <b>-\$2</b>	Snack: <b>-\$2</b>	Snack: <b>-\$2</b> Helping a Peer With Homework: <b>+\$1</b>	<b>-\$16</b>	<b>+\$5</b>	<b>\$24</b>
<b>Week 4 Actual</b>								
<b>Total</b>								<b>\$24</b>

## HCHC: Financial Literacy Edition - Lesson 3 Sample Budget

Starting: \$100	Monday	Tuesday	Wednesday	Thursday	Friday	Expenses	Income	Balance
<b>Week 1 Expected</b>	Membership Fee: <b>-\$15</b> Sports Fee: <b>-\$10</b> Snack: <b>-\$1</b> Extra Arts and Crafts Time: <b>-\$5</b>	Snack: <b>-\$1</b> Helping a Peer With Homework: <b>+\$1</b>	Snack: <b>-\$1</b> Candy Bar: <b>-\$3</b>	Snack: <b>-\$1</b> Cleaning a Room: <b>+\$4</b>	Snack: <b>-\$1</b>	<b>-\$38</b>	<b>+\$5</b>	<b>\$67</b>
<b>Week 1 Actual</b>	Membership Fee: <b>-\$15</b> Sports Fee: <b>-\$10</b> Snack: <b>-\$1</b> Extra Arts and Crafts Time: <b>-\$5</b>	Snack: <b>-\$1</b> Helping a Peer With Homework: <b>+\$1</b>	Snack: <b>-\$1</b> Candy Bar: <b>-\$3</b>	Snack: <b>-\$1</b> Cleaning a Room: <b>+\$4</b>	Snack: <b>-\$1</b>	<b>-\$38</b>	<b>+\$5</b>	<b>\$67</b>
<b>Week 2 Expected</b>	Snack: <b>-\$1</b>	Snack: <b>-\$1</b> Extra Video Game or Activity Time: <b>-\$5</b>	Snack: <b>-\$1</b>	Snack: <b>-\$1</b>	Snack: <b>-\$1</b>	<b>-\$10</b>	\$0	<b>\$57</b>
<b>Week 2 Actual</b>	Snack: <b>-\$2</b> Helping a Peer With Homework: <b>+\$1</b>	Snack: <b>-\$2</b> Extra Video Game or Activity Time: <b>-\$6</b>	Snack: <b>-\$2</b> Cleaning a Room: <b>+\$4</b>	Snack: <b>-\$2</b>	Snack: <b>-\$2</b>	<b>-\$16</b>	<b>+\$5</b>	<b>\$46</b>
<b>Week 3 Expected</b>	Snack: <b>-\$2</b>	Snack: <b>-\$2</b> Helping a Peer With Homework: <b>+\$1</b>	Snack: <b>-\$2</b>	Snack: <b>-\$2</b> Cleaning a Room: <b>+\$4</b>	Snack: <b>-\$2</b> Extra Arts and Crafts Time: <b>-\$6</b>	<b>-\$16</b>	<b>+\$5</b>	<b>\$35</b>
<b>Week 3 Actual</b>	Snack: <b>-\$2</b> Organization I.D.: <b>-\$10</b>	Snack: <b>-\$2</b>	Snack: <b>-\$2</b> Cleaning a Room: <b>+\$4</b>	Snack: <b>-\$2</b> Helping a Peer With Homework: <b>+\$1</b>	Snack: <b>-\$2</b> Extra Arts and Crafts Time: <b>-\$6</b>	<b>-\$26</b>	<b>+\$5</b>	<b>\$14</b>
<b>Week 4 Expected</b>	Snack: <b>-\$2</b> Cleaning a Room: <b>+\$4</b>	Snack: <b>-\$2</b>	Snack: <b>-\$2</b> Helping a Peer With Homework: <b>+\$1</b>	Snack: <b>-\$2</b>	Snack: <b>-\$2</b> Helping a Peer With Homework: <b>+\$1</b>	<b>-\$10</b>	<b>+\$6</b>	<b>\$10</b>
<b>Week 4 Actual</b>								
<b>Total</b>								<b>\$10</b>

## HCHC: Financial Literacy Edition - Lesson 4 Sample Budget

Starting: \$100	Monday	Tuesday	Wednesday	Thursday	Friday	Expenses	Income	Balance
<b>Week 1 Expected</b>	Membership Fee: <b>-\$15</b> Sports Fee: <b>-\$10</b> Snack: <b>-\$1</b> Extra Arts and Crafts Time: <b>-\$5</b>	Snack: <b>-\$1</b> Helping a Peer With Homework: <b>+\$1</b>	Snack: <b>-\$1</b> Candy Bar: <b>-\$3</b>	Snack: <b>-\$1</b> Cleaning a Room: <b>+\$4</b>	Snack: <b>-\$1</b>	<b>-\$38</b>	<b>+\$5</b>	<b>\$67</b>
<b>Week 1 Actual</b>	Membership Fee: <b>-\$15</b> Sports Fee: <b>-\$10</b> Snack: <b>-\$1</b> Extra Arts and Crafts Time: <b>-\$5</b>	Snack: <b>-\$1</b> Helping a Peer With Homework: <b>+\$1</b>	Snack: <b>-\$1</b> Candy Bar: <b>-\$3</b>	Snack: <b>-\$1</b> Cleaning a Room: <b>+\$4</b>	Snack: <b>-\$1</b>	<b>-\$38</b>	<b>+\$5</b>	<b>\$67</b>
<b>Week 2 Expected</b>	Snack: <b>-\$1</b>	Snack: <b>-\$1</b> Extra Video Game or Activity Time: <b>-\$5</b>	Snack: <b>-\$1</b>	Snack: <b>-\$1</b>	Snack: <b>-\$1</b>	<b>-\$10</b>	\$0	<b>\$57</b>
<b>Week 2 Actual</b>	Snack: <b>-\$2</b> Helping a Peer With Homework: <b>+\$1</b>	Snack: <b>-\$2</b> Extra Video Game or Activity Time: <b>-\$6</b>	Snack: <b>-\$2</b> Cleaning a Room: <b>+\$4</b>	Snack: <b>-\$2</b>	Snack: <b>-\$2</b>	<b>-\$16</b>	<b>+\$5</b>	<b>\$46</b>
<b>Week 3 Expected</b>	Snack: <b>-\$2</b>	Snack: <b>-\$2</b> Helping a Peer With Homework: <b>+\$1</b>	Snack: <b>-\$2</b>	Snack: <b>-\$2</b> Cleaning a Room: <b>+\$4</b>	Snack: <b>-\$2</b> Extra Arts and Crafts Time: <b>-\$6</b>	<b>-\$16</b>	<b>+\$5</b>	<b>\$35</b>
<b>Week 3 Actual</b>	Snack: <b>-\$2</b> Organization I.D.: <b>-\$10</b>	Snack: <b>-\$2</b>	Snack: <b>-\$2</b> Cleaning a Room: <b>+\$4</b>	Snack: <b>-\$2</b> Helping a Peer With Homework: <b>+\$1</b>	Snack: <b>-\$2</b> Extra Arts and Crafts Time: <b>-\$6</b>	<b>-\$26</b>	<b>+\$5</b>	<b>\$14</b>
<b>Week 4 Expected</b>	Snack: <b>-\$2</b> Cleaning a Room: <b>+\$4</b>	Snack: <b>-\$2</b>	Snack: <b>-\$2</b> Helping a Peer With Homework: <b>+\$1</b>	Snack: <b>-\$2</b>	Snack: <b>-\$2</b> Helping a Peer With Homework: <b>+\$1</b>	<b>-\$10</b>	<b>+\$6</b>	<b>\$10</b>
<b>Week 4 Actual</b>	Snack: <b>-\$2</b> Cleaning a Room: <b>+\$4</b>	Snack: <b>-\$2</b>	Snack: <b>-\$2</b> Helping a Peer With Homework: <b>+\$1</b>	Snack: <b>-\$2</b>	Snack: <b>-\$2</b> Helping a Peer With Homework: <b>+\$1</b>	<b>-\$10</b>	<b>+\$6</b>	<b>\$10</b>
<b>Total</b>								<b>\$10</b>

## HCHC: Financial Literacy Edition - John's Options for Buying a Car

What option would you choose if you are John?

	<b>Option #1</b> (Borrow money)	<b>Option #2</b> (Save money)
<b>Payment Strategy</b>	<b>Borrow \$2,000</b> from his mom and pay it back over 2 years	<b>Don't borrow money</b> , save earnings for 1 year
<b>Waiting Time?</b>	<b>None</b> (the car can be purchased right away)	<b>1 year</b> (John must wait to save up money)
<b>Interest Involved?</b>	<b>Yes = 10%</b>	<b>No</b>
<b>Total Cost (with interest)</b>	<b>\$2,215</b> (\$2,000 loan, plus about \$215 interest)	<b>\$2,000</b> (all savings, no interest)

## HCHC: Financial Literacy Edition - Interest Concept Breakdown

### START

You have money that you do not currently need and decide to put it into savings

You put money into the bank, which agrees to pay you 2% interest on your money

The bank lends your money to someone else who agrees to pay the bank interest on the money

YOU

BANK

OTHER PERSON

### FINISH

You can take your money out of the bank or keep it in the savings account and continue to earn interest

The money you put into the savings account earned interest at 2%, so you have more money in the account than you put in originally

The other person pays the money back to the bank, with interest, over the time they agreed to with the bank

