

YOUTH LEADERSHIP ACADEMY



BUDGETS and BANKING



Students learn the basics of personal finance and how to apply their understanding by setting goals, saving money, and planning for their financial future.

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Introduction to Urban Tech and the Youth Leadership Academy

Who We Are

The National Urban Technology Center, Inc. (Urban Tech), a 501(c)(3) education not-for-profit, was founded in 1995 to provide access to technology and training to address the widening computer literacy and achievement gap in inner-city communities. Urban Tech's primary focus is to transfer educational tools to schools and community-based organizations nationwide for promoting life skills, academic performance, and workforce preparation among young people, ages 10 to 19. Urban Tech accomplishes its mission through its two flagship programs, SeedTech® and the Youth Leadership Academy (YLA).

What We Do

The Youth Leadership Academy (YLA) was developed by the National Urban Technology Center (Urban Tech) to equip youth with the practical skills necessary to become productive, self-fulfilled and achievement-oriented adults. The life skills taught in YLA are the tools needed to make healthy lifestyle choices, to effectively present oneself in the workplace, to manage one's income resourcefully, and to make positive life goals and decisions. YLA was also designed to teach computer skills, and to address a range of important issues including school dropout, drug awareness and teen pregnancy. YLA empowers young people by opening the doors to education and career options, and by raising the self-esteem of young people so they are comfortable pursuing new opportunities. It encourages participants to become self-sufficient and instills behaviors such as punctuality, the spirit of teamwork and cooperation, and the ability to accept constructive criticism.

12-Year Track Record

- ✓ **460,000 people served**
- ✓ **500 Computer Training Centers**
- ✓ **200 Youth Development Programs**
- ✓ Recognized by the Verizon Foundation for "improving academic performance and workforce preparedness among at-risk youth." *Success Award: Partnership for Developing America's Future Leaders given by the Verizon Foundation, 2005*
- ✓ Recognized by the Ford Foundation and Harvard University, Urban Tech's SeedTech program with the U.S. Department of Justice is considered an "...exemplary program in American Government." *Innovation Award given by Harvard University and Ford Foundation, 2000*
- ✓ Recognized as a "...model for bringing technology to people in inner-cities and remote rural areas." *International Journal of the W.K. Kellogg Foundation, 1997*

Outcomes

- ✓ **Engaging Students** – "Students in Urban Tech programs respond with sheer enthusiasm to learning and exemplify the higher order thinking skills necessary to master classroom material and extend learning into their daily lives." *Youth Leadership Academy 2-Year Evaluation in Newark, NJ, Martin Finkelstein, Ph.D., 2007*
- ✓ **Increased Reading and Math Skills** – YLA participants' reading scores improved by 46% and math scores increased by 40% over 3 years, accompanied by a 26% increase in attendance, and a 100% graduation rate after the introduction of YLA into the curriculum. *Evaluation of YLA in Montclair High School, Elaine M. Walker, Ph.D., 2003*

Overview of “Budgets and Banking”

This module focuses on helping teenagers develop and practice good financial management skills. Many teenagers have part-time, after-school or weekend jobs and pre-teens often receive an allowance from their parents. According to consumer spending research conducted in 2003 by Harris Interactive, pre-teens (ages 8-12) spend at a rate of \$19.1 billion annually, or \$946 per capita, while teens (ages 13-19) spend at a rate of \$94.7 billion annually, or \$3,309 per capita. Paired with a teen population that will continue growing through the year 2010, these statistics make teens an incredibly powerful consumer group, relentlessly targeted by advertisers. Although teens often spend their money on things that they genuinely need, like school supplies, food, or public transportation, many times their spending is influenced by the kind of advertising hype surrounding such items as sneakers, jewelry, or clothes bearing the names of, or endorsed by celebrities or popular sports figures.

This YLA module will provide young people with the right tools to become informed consumers and challenge the advertising campaigns that try to take advantage of their desire to conform with their peers. Participants will learn how to manage their money wisely, distinguishing between needs and wants while realizing the benefits of saving over time for specific, well-planned purchases. Teens will be introduced to basic financial tools and concepts, such as the importance of having a savings account; learning how to develop a budget to help them monitor their income and expenses; and becoming acquainted with basic banking services that they could use to their advantage. Through YLA’s interactive exercises, participants will also learn how to manage credit card spending and how to avoid accumulating excessive debt. By becoming better equipped to handle their finances, YLA participants will be on the path to becoming financially savvy investors who foster the well being of their own communities.

Goals for Learning

- ✓ Understand the influence of advertising, music, and the media on one’s attitude toward money, personal needs, and sense of self-worth;
- ✓ Be able to distinguish between wants and needs;
- ✓ Learn how to set goals and do financial planning;
- ✓ Learn basic budgeting and financial literacy terms;
- ✓ Learn how to use a budget as a tool to manage income and expenses;
- ✓ Learn how to use the services of a bank, review a bank statement and reconcile a checkbook registry;
- ✓ Learn the benefits of saving money, investing and making smart financial decisions;
- ✓ Learn what is required to apply for a loan;
- ✓ Understand the consequences of spending more than one makes, accumulating debt, and accruing bad credit;
- ✓ Learn how to analyze the cost of goods and services to get the best value for your money;
- ✓ Begin to learn about financial markets and how to buy and sell stocks;
- ✓ Learn the basics of starting your own business;
- ✓ Become a community stakeholder by learning to invest in your community.



Instructor Preparation Guide

YLA's *Budgets and Banking Curriculum Guide* is divided into nine sections. The first half of the module is intended to support participants in identifying their needs and wants, debating the pros and cons of various options for managing their money, and choosing the option that is best for them by weighing the consequences of financial decisions on their long term goals and objectives. In the second half of the module, participants learn the benefits of using financial institutions to manage and invest their savings, as well as the ins and outs of the stock market. The following is a list of suggestions that will make the implementation of this curriculum enjoyable and feasible for the instructor. Use this guide, as well as the Session Plan on pages 9–10, to plan your lessons.

Prepare before class

- Watch *On the Reel: Cash Control* and use the note-taking worksheets on pages 7–8 to record your thoughts.
- Become familiar with all the activities in the Session Plan, the content of YLA's Interface and the procedures in the Instructor's Notes in the curriculum guide, so that you are comfortable teaching this material.
- Collect related news articles to bring the topics covered in this module into context. Good examples are articles that demonstrate the importance of money management. In addition, because young people are interested in the lives of media and sports stars, bring in articles about the financial savviness of celebrities.

During class

- Have participants bring in, or provide, a “Budgets and Banking” journal. The journal can be a place where they reflect at any time on the information being presented to them and record the changes they are electing to make in their own lives based on the topics of the curriculum.
- Vocabulary found in the curriculum will often be new to participants. Provide participants with a photocopied glossary of these words to use as a reference. The participants can then highlight the glossary words on the list as they are used in each activity. The instructor should also use the glossary words at all times to model and reinforce the correct usage of the words, helping to make them part of the participants' everyday vocabulary.

Review Worksheet: Banking on Your Future

▶ Summarize in your own words the key ideas in:

Add It Up

Plan Ahead

Stash Your Cash

Grow Your Wealth

Budgets and Banking Session Plan: Sessions 1–6

This is a suggested session plan to integrate YLA's components. It offers an order, time frame, and page number for activities that are in this Curriculum Guide.

Session 1	Session 2	Session 3	Session 4	Session 5	Session 6
<p>Final Answer: First Answer  Participants complete a pre-program survey of their attitudes, behavior, and knowledge about personal relationships. CG pg. 11 • 10 Minutes</p> <p>Break the Ice: Taking Stock of Your Money This exercise previews what participants will learn, including the influence of media on attitudes toward money, saving money toward a goal, and basic principles of financial planning and budgeting. CG pg. 14 • 20 Minutes</p> <p>On the Reel: Cash Control  Freddy's got his mind set on some new kicks. He shows Shawna how his Uncle Rick helped him save up to get what he wants. CG pg. 17 • 10 Minutes</p>	<p>Break It Down: Do You!  Participants learn that they have the power to make choices, and become aware of their attitudes and behaviors as consumers. CG pg. 21 • 30 Minutes</p> <p>Hot Link Library: The Missing Link  Participants review the website directory and then write suggestions for additional sites to help enrich the listing. CG pg. 27 • 30 Minutes</p>	<p>Write to the Point: Do You!  Participants tell a story about a time when they bought something without thinking about it to see the difference between spontaneous and intentional buying behaviors. CG pg. 29 • 30 Minutes</p> <p>We Got Game: Wish List  Participants learn how to prioritize what they really want so they can make better spending decisions. CG pg. 32 • 30 Minutes</p>	<p>Final Answer: Spending Journal  Participants learn how to keep track of their daily expenditures and begin to build a budget. CG pg. 37 • 30 Minutes</p> <p>We Got Game: Perpetrating Rhymes  Participants compete in teams to identify songs. They analyze lyrics to better understand messages about money and how they might influence teens. CG pg. 42 • 30 Minutes</p>	<p>Break It Down: Conserve Your Flow  Participants learn to be smart consumers by comparison shopping, analyzing cost, and differentiating between needs and wants. CG pg. 51 • 30 Minutes</p> <p>Write to the Point: Conserve Your Flow  Participants tell a story about a time when they bought a product without doing research in order to relate how they can become informed consumers. CG pg. 57 • 30 Minutes</p>	<p>We Got Game: Bottom Line  Participants learn how to perform comparison shopping via the Internet. CG pg. 60 • 60 Minutes</p>

Budgets and Banking Session Plan: Sessions 7–13

This is a suggested session plan to integrate YLA's components. It offers an order, time frame, and page number for activities that are in this Curriculum Guide.

Session 7	Session 8	Session 9	Session 10	Session 11	Session 12	Session 13
<p>Break the Ice: Banking On Your Future This exercise previews how to manage and grow money, and how to be an informed consumer and investor; it also looks at the impact of personal financial habits on a community's future. CG pg. 64 • 20 Minutes</p>	<p>Final Answer: Budget Builder Participants build budgets using items and amounts recorded in their spending journals. CG pg. 72 • 60 Minutes</p>	<p>Break It Down: Plan Ahead Participants learn the value of saving money and begin to set financial goals with realistic timeframes. CG pg. 76 • 30 Minutes</p>	<p>Break It Down: Stash Your Cash Participants learn the value of using a bank and dispel some of the fears that people have around using financial institutions. CG pg. 86 • 30 Minutes</p>	<p>We Got Game: Face Off Participants debate the merits of buying sneakers versus buying sound equipment and buying a car versus saving for a college education to relate the concept of opportunity costs. CG pg. 101 • 30 Minutes</p>	<p>We Got Game: Concentration Participants play an interactive version of "Concentration," matching products with their respective companies. CG pg. 116 • 30 Minutes</p>	<p>We Got Game: Q's Clues Participants test their knowledge about subjects related to budgets and banking in this Jeopardy-style game. CG pg. 126 • 20 Minutes</p>
<p>Break It Down: Add It Up Participants learn the value of saving money and begin to set financial goals with realistic timeframes. CG pg. 67 • 30 Minutes</p>	<p>Write to the Point: Plan Ahead Participants tell a story about a time when they did not have enough money saved to pay for something they wanted in order to relate the importance of saving money. CG pg. 82 • 30 Minutes</p>	<p>We Got Game: Freddy's Plan Participants learn how to create short, medium, and long term financial goals. CG pg. 95 • 30 Minutes</p>	<p>Break It Down: Grow Your Wealth Participants learn the value of thinking long-term for financial success, including accumulating assets, growing wealth and investing in their communities. CG pg. 109 • 30 Minutes</p>	<p>We Got Game: Buy Low, Sell High In this introductory stock market modeling activity, participants learn basic concepts and techniques used to buy and sell shares of stock in order to increase the value of their imaginary YLA Stock Portfolios. CG pg. 121 • 30 Minutes</p>	<p>Final Answer: Pays to Play Participants are quizzed on their retention of money management concepts. CG pg. 133 • 20 Minutes</p>	<p>Final Answer: Last Answer Participants complete a post-program survey of their knowledge, attitudes and behaviors with respect to money management. CG pg. 136 • 10 Minutes</p>

Instructor Notes

Final Answer: First Answer

Pages 12–13

SECTION 1
PRE-ASSESSMENT

Background Note

Administer *Final Answer: First Answer*, YLA’s pre-assessment survey, to participants **before** *Budgets and Banking* is introduced. This is recommended because it allows you to assess the participants’ background knowledge and tailor activities according to their needs.

Objectives

- Demonstrate an understanding and awareness of financial management skills.

Instructor Preparation

First Answer requires access to computers with internet connection. Review the survey’s questions prior to implementation to address any barriers that may arise due to reading comprehension.

Materials

Computers; internet access; and the *Budgets and Banking Curriculum Guide*.

Instructional Procedures

- Before every exercise, you should present an overview of what the participants are about to do.
- Follow the instructions on page 12 to guide you through *First Answer*.
- Tell participants to read the “Set Up” directions as you read them aloud.
- Tell participants that they will only be able to answer the *First Answer* survey once.
- Participants can view their progress in meeting the module’s goals for learning by accessing their portfolios. If this is the first time participants have completed a *First Answer* survey, you will need to direct them to their portfolio section.

Learning Extensions (optional)

If you need to provide additional support for students with little prior knowledge of the objectives in this activity, here are some suggested activities:

Ask participants to write a question about a topic on the survey they would like to know more about. Post the questions on a bulletin board in your room. Tell participants they will find out the answer to their questions by the end of the unit.


Assessment

The results of the survey become part of the participant’s portfolio in APOLLO. View the surveys’ results in APOLLO by accessing your “Instructor Menu’s Assessment and Status Viewer.” If time constraints prevent you from viewing each participant’s survey individually, take a sampling of surveys to gauge participants’ prior knowledge.


After reviewing results, tailor the module’s activities to the needs of participants, taking full advantage of the extension and enrichment activities found in this guide.

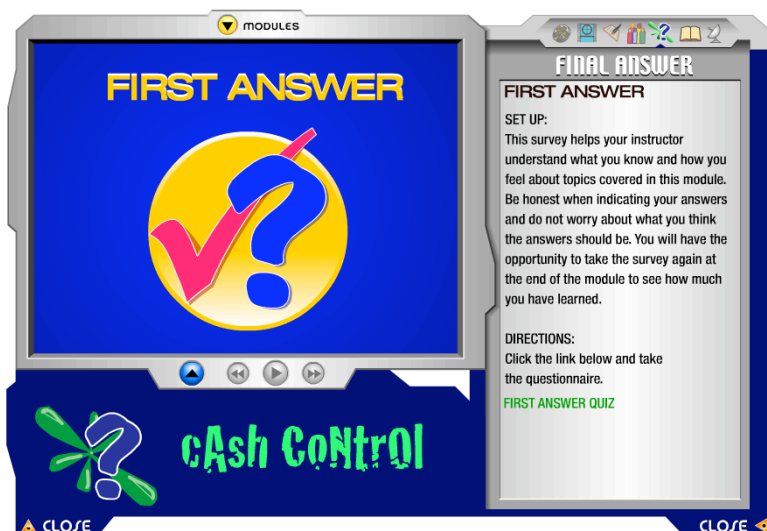
Go to www.urbantech.org and click **YLA Login**.

Notes:

2. Enter  then click **Enter**.
3. Click on YLA Interactive!
4. Once the interface has appeared on your computer screen, click **MODULES**.
5. Select **CASH CONTROL**.
6. Roll mouse over fifth icon from left on the “Choose an Activity” screen:



7. Click .
8. After reading the instructions on screen, click **start**.
9. Select **1. FIRST ANSWER**.



FIRST ANSWER

SET UP:
This survey helps your instructor understand what you know and how you feel about topics covered in this module. Be honest when indicating your answers and don't worry about what you think the answer should be. You will have the opportunity to take the survey again at the end of the module to see how much you have learned.

DIRECTIONS:
Click the link below and take the questionnaire.
FIRST ANSWER QUIZ

10. After reviewing the First Answer directions, click **FIRST ANSWER QUIZ**.

continued on next page ▶

The best responses are indicated on the following page, in blue. Participants will only be able to answer the Final Answer quiz once.

First Answer Quiz

- 1. I should be able to spend my money whenever and however I want.**
 - a. Strongly agree (1 point)
 - b. Agree (2 points)
 - c. Disagree (3 points)
 - d. Strongly disagree (4 points)
- 2. Designer clothes and brand name shoes are needed in order to be in style.**
 - a. Strongly agree (1 point)
 - b. Agree (2 points)
 - c. Disagree (3 points)
 - d. Strongly disagree (4 points)
- 3. It is important to be able to manage my money and keep track of how I spend it.**
 - a. Strongly agree (4 points)
 - b. Agree (3 points)
 - c. Disagree (2 points)
 - d. Strongly disagree (1 point)
- 4. Saving money is one way I can make sure I get what I want and invest in my future at the same time..**
 - a. Strongly agree (4 points)
 - b. Agree (3 points)
 - c. Disagree (2 points)
 - d. Strongly disagree (1 point)
- 5. When I see something I want, I buy it.**
 - a. Almost always (1 point)
 - b. Usually (2 points)
 - c. Sometimes (3 points)
 - d. Almost never (4 points)
- 6. I save my money and plan ahead to buy things I want.**
 - a. Almost always (4 points)
 - b. Usually (3 points)
 - c. Sometimes (2 points)
 - d. Almost never (1 point)
- 7. I spend money as soon as I get it.**
 - a. Almost always (1 point)
 - b. Usually (2 points)
 - c. Sometimes (3 points)
 - d. Almost never (4 points)
- 8. I spend as much as I want on my credit card.**
 - a. Almost always (1 point)
 - b. Usually (2 points)
 - c. Sometimes (3 points)
 - d. Almost never (4 points)
- 9. A budget is _____.**
 - a. something that you don't have to worry about
 - b. a form that a bank uses
 - c. a way to keep track of your income and expenses (4 points)
 - d. a plan to pay the bills
- 10. Luxuries _____.**
 - a. are a sign of success
 - b. are something only very rich people can afford
 - c. are something you want but don't need to have in order to survive (4 points)
 - d. are things that everyone needs to be happy
- 11. A savings account _____.**
 - a. is something that requires you to have a lot of money
 - b. is a secure place for you to keep your money (4 points)
 - c. is not necessary for teens to have
 - d. is a way to write checks
- 12. Having a good credit history means _____.**
 - a. that you can get better grades in school
 - b. that it is easier to obtain credit cards and low interest loans (4 points)
 - c. that creditors will forgive your debts
 - d. that you have a history of using credit cards

Instructor Notes

Break the Ice: Taking Stock of Your Money

SECTION 2 SET THE STAGE

Background Note

Budgets and Banking is divided into two parts. The first half of the module is intended to support participants in identifying their needs and wants, debating the pros and cons of various options for managing their money, and choosing the option that is best for them by weighing the consequences of financial decisions on their long term goals and objectives.

Objectives

- Discuss the goals of Section 2 of the *Budgets and Banking* module:
 - Understand the influence of advertising, music and the media on one’s attitude toward money;
 - Distinguish between needs and wants;
 - Learn to get the best value for one’s money by shopping around.

Instructor Preparation

Collect related news articles and internet resources to bring the topics covered in Section 2 into context. Good examples are articles that demonstrate the importance of money management. In addition, because young people are interested in the lives of media and sports stars, bring in articles about the financial savviness of celebrities.

(optional) Ask participants to bring in journals that will be used throughout the unit. You should also prepare a modeling activity to demonstrate what is expected of the participants during journaling activities.

Materials

News articles (optional); internet resources (optional); journals (optional); and the *Budgets and Banking Curriculum Guide*.

Instructional Procedures

- Get the participants excited about the activities in *Budgets and Banking* with a glimpse of *We Got Game: Perpetrating Rhymes*.
- Explain to participants that *Budgets and Banking* is about providing them with the right tools to develop and practice good financial management skills.
- Start a discussion about money management to open up the topic. Ask questions like:
 - How do you think teenagers and youth contribute to the U.S economy?
 - Who or what influences the way you spend money?
 - What are the best ways to increase the amount of money that you have?
 - Have you ever watched a TV commercial or spoken with a telemarketer who tried to offer you something that sounded too good to be true?
 - Why is it important to save?
- Use this discussion as an opportunity to assess the level of understanding the participants have of the topics in this module. This will help you to develop an approach to teaching the curriculum that targets the specific needs of the participants.
- Review the objectives of the unit with participants.
- Read selected articles or internet resources with participants to bring these issues into context.

continued on next page ▶

Instructor Notes (continued)

Break the Ice: Taking Stock of Your Money

SECTION 2 SET THE STAGE

Learning Extensions (optional)

If you need to provide additional support for students with little prior knowledge of the objectives in this activity, here are some suggested activities:

Journal writing affords participants with time to reflect and speculate on paper; confident that their thoughts will be accepted without criticism. Ask participants to begin their journals by writing down a goal they would like to achieve during the *Budgets and Banking* module.

Ask participants to reflect on the discussion questions by writing in their journals. Model the desired journaling techniques and format requirements by providing a sample journal entry.

Enrichment (optional)

Here are some suggested activities to extend participants' knowledge:

Create a bulletin board for the *Budgets and Banking* module. The purpose of the board is to chart participants' progress towards reaching their goals. Participants can post work, submit work for their individual portfolios, or generate a "Wall of Ideas." A "Wall of Ideas" is place where participants add questions and comments as the unit progresses. Encourage participants to seek out the answers to these questions independently. Acknowledge those who actively submit answers by creating a rewards system, an example would be to record their names on an area of the bulletin board entitled "Wall of Ideas: Leaders."

Assessment

Use the Journal Scoring Guide on page 16 to assess the level of understanding participants have, as well as their levels of journal keeping skills. Print multiple copies of the Journal Scoring Guide for participants to review so they understand how they will be assessed. Make sure participants understand that they will not be judged on the value of their ideas, but will be evaluated based on the criteria outlined in the Journal Scoring Guide.

Journal Scoring Guide

Break the Ice: Taking Stock of Your Money

SECTION 2 SET THE STAGE

Name _____ Teacher _____ Date _____

Directions: Periodically review YLA participants' journals. Use this scoring guide to determine their need for specific instruction in good journal keeping habits. If at all possible, meet with the students after you have used the Scoring Guide and discuss the results and plans for improving his or her performance.

Primary Traits	Performance Criteria			
Mechanics				
Format: All entries clearly list <i>in the margin</i> : Date of entry Title of entry (e.g., <i>My Daily Routine</i>)	1	2	3	4
Organization: Entries appear in chronological sequence or as otherwise assigned	1	2	3	4
Effort				
Includes all assigned work	1	2	3	4
Is legible, presentable, coherent	1	2	3	4
Writing				
Fluent: Write with ease about a range of subjects	1	2	3	4
Developed: Includes examples, details, quotes when appropriate	1	2	3	4
Understanding				
Thorough: You write for the full time; your entries show you trying to fully understand or communicate an idea in writing	1	2	3	4
Insightful: The student responds to questions by self-questioning, retelling, predicting, or assuming the role of a character	1	2	3	4

Performance Evaluation Rubric	
Level	Control of trait or skill
1	Little or no evidence of use of target trait or skill.
2	Performance is characterized by many errors. Minimal evidence of use of target trait or skill. Does not meet performance standard.
3	Performance is characterized by few errors. Adequate evidence of use of target trait or skill. Beginning to meet performance standard.
4	Performance is characterized by minimal errors and compares favorably with same age peers' performance. Consistent evidence of appropriate use of target trait or skill. Meets performance standard.

Instructor Notes

On the Reel: Cash Control

Pages 19–20

SECTION 2
SET THE STAGE

Background Note

Toni Morrison, famed author and Nobel Laureate, received a *Pulitzer Prize for Fiction* in 1988 for her novel, *Beloved*. The quote at the beginning of *Cash Control* is derived from this groundbreaking work.

Objectives

- Identify the importance of taking responsibility for personal financial decisions.
- Identify services and products that banks offer their customers.
- Identify plans for earning, spending, saving, and investing.

Instructor Preparation

Review the objectives for the activities found in Sections 2–3 of the *Budgets and Banking Curriculum Guide*. On page 7 you will find a note-taking page to record your observations and thoughts while watching *On the Reel: Cash Control*. After reviewing the results of participants' pre-assessment surveys, tailor your notes to address your participants' needs.

Materials

Computer(s); internet access or YLA CD-ROM; projector and/or speakers (optional); journals (optional); and the *Budgets and Banking Curriculum Guide*.

Instructional Procedures

- Before every exercise, you should present an overview of what the participants are about to do.
- Recap the material from *Break the Ice: Taking Stock of Your Money*. Participants need constant reinforcement as they absorb the material.
- Review any difficult vocabulary before you begin the video, such as “fixed” and “variable” expenses.

- The quote that appears on-screen sets the tone for the module. Have a participant read it aloud.
- Follow the instructions on page 19 of the curriculum guide to watch the animation.
- For younger participants, provide a second viewing, this gives them additional time to think clearly about the content matter.

Learning Extensions (optional)

If you need to provide additional support for students with little prior knowledge of the objectives in this activity, here are some suggested activities:

- After viewing *Cash Control*, write the quote used at the beginning of the animation on an overhead projector or chalkboard. Have participants interpret the quote in their own words using examples from the animation to support their ideas. For additional ideas on how to integrate quotation analysis into your curriculum, visit www.thinkfinity.org and enter the keyword “quotations.”
- Journal: Ask participants to analyze what they've seen. You may also suggest that they summarize, illustrate, or write down their thoughts.

Enrichment (optional)

Here are some suggested activities to extend participants' knowledge:

Organize participants into small groups to analyze what they've seen. You may also suggest that they summarize, illustrate, or write down their thoughts.

continued on next page ▶

Instructor Notes (continued)

On the Reel: Cash Control

Pages 19–20

SECTION 2
SET THE STAGE

Assessment

Use the Journal Scoring Guide on page 20 to assess the level of understanding participants have, as well as their levels of journal keeping skills. Print multiple copies of the Journal Scoring Guide for participants to review so they understand how they will be assessed. Make sure participants understand that they will not be judged on the value of their ideas, but will be evaluated based on the criteria outlined in the Journal Scoring Guide.

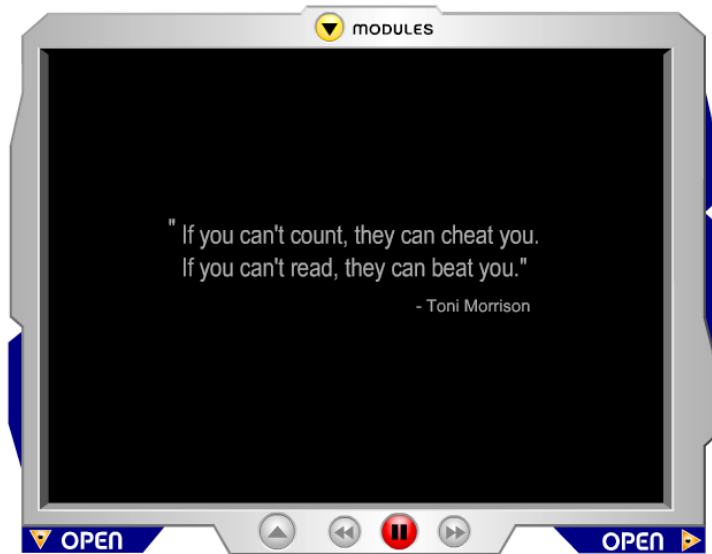




On the Reel: Cash Control

1. Roll mouse over first icon from left on the “Choose an Activity” screen: **Notes:**



2. Click .



The epigram that appears on-screen sets the tone for the module. Have a participant read it aloud. Click  on the interface to pause the screen for more time. Click  to resume play.

Journal Scoring Guide

On the Reel: Cash Control

SECTION 2 SET THE STAGE

Name _____ Teacher _____ Date _____

Directions: Periodically review YLA participants' journals. Use this scoring guide to determine their need for specific instruction in good journal keeping habits. If at all possible, meet with the students after you have used the Scoring Guide and discuss the results and plans for improving his or her performance.

Primary Traits	Performance Criteria			
Mechanics				
Format: All entries clearly list <i>in the margin</i> :	1	2	3	4
Date of entry				
Title of entry (e.g., <i>My Daily Routine</i>)				
Organization: Entries appear in chronological sequence or as otherwise assigned	1	2	3	4
Effort				
Includes all assigned work	1	2	3	4
Is legible, presentable, coherent	1	2	3	4
Writing				
Fluent: Write with ease about a range of subjects	1	2	3	4
Developed: Includes examples, details, quotes when appropriate	1	2	3	4
Understanding				
Thorough: You write for the full time; your entries show you trying to fully understand or communicate an idea in writing	1	2	3	4
Insightful: The student responds to questions by self-questioning, retelling, predicting, or assuming the role of a character	1	2	3	4

Performance Evaluation Rubric	
Level	Control of trait or skill
1	Little or no evidence of use of target trait or skill.
2	Performance is characterized by many errors. Minimal evidence of use of target trait or skill. Does not meet performance standard.
3	Performance is characterized by few errors. Adequate evidence of use of target trait or skill. Beginning to meet performance standard.
4	Performance is characterized by minimal errors and compares favorably with same age peers' performance. Consistent evidence of appropriate use of target trait or skill. Meets performance standard.

Instructor Notes

Break It Down: Do You!

Pages 23–26

SECTION 3
SPENDING

Background Note

Companies get people excited about their products by advertising them on TV, radio, the internet and in magazines. Celebrities get big bucks to endorse products and to associate products with status and importance. The goal of *Break It Down: Do You!* is for participants to see through the hype and understand that these messages may be deceptive.

Objectives

- Understand how advertising influences people's buying decisions.
- Differentiate between needs and wants.
- Analyze the impact of peer pressure on buying decisions.

Instructor Preparation

Review *Break It Down: Do You!* to become familiar with the content in the activity. Bring in additional advertisements for support (optional).

Materials

Computer(s); internet access or YLA CD-ROM; projector and/or speakers (optional); and the *Budgets and Banking Curriculum Guide*.

Instructional Procedures

- Review any difficult vocabulary before you begin the activity.
- Brainstorm with participants examples of things that we need, such as food, clothing and shelter—these are things required for survival. Next, brainstorm “wants,” or, the desire of something, such as a certain kind of lifestyle.
- Explain to participant that everyone has their own personal needs and wants that motivate them to behave in ways that are different from other people.

- Ask each participant to discuss how they make a buying decision. Is there a friend who could influence the decision or is the decision based on quality and price? Is it important to buy what peers are wearing or using? Ask participants to demonstrate how peer-to-peer advertising creates trends and is one of the most effective ways to sell products.
- Follow the instructions on pages 23–25 of the curriculum guide to navigate *Break It Down: Do You!*

Learning Extensions (optional)

If you need to provide additional support for students with little prior knowledge of the objectives in this activity, here are some suggested activities:

Bring in advertisements for participants to analyze. Some questions to ask: What is this ad selling? Who is the audience? How are they enticing the audience to buy this product? Use these ads to reinforce the influence advertising has on our buying decisions.

Enrichment (optional)

Here are some suggested activities to extend participants' knowledge:

Direct participants to the *Hot Link Library to Making the Most of Your Money*, to learn more about the different ways to handle your money.

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Instructor Notes (continued)

Break It Down: Do You!

Pages 23–26

SECTION 3
SPENDING

Assessment

Use the Discussion Scoring Guide on page 26 to assess participants' levels of discussion skills. Give copies to the participants to review the characteristics of a good discussion and how to self-evaluate their own discussion skills.

Use the discussion as an opportunity to assess the level of understanding the participants have of the objectives of *Do You!* This will help you to plan and facilitate instruction according to the needs of your participants.

Vocabulary

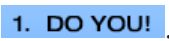
trend, herd, need, want, pressure,
peer pressure

1. Roll mouse over second icon from left on the “Choose an Activity” screen:



2. Click .

3. After reading the instructions on screen, click .

4. Select .



Notes:

trend

(noun) A current style or liking. *If you chase the latest trends, you may be left with a closet full of clothes you no longer wear.*

herd

(noun) A group of followers who do not think for themselves. *Advertisers try to get consumers to behave like a herd, buying products because everyone else has them.*

need

(noun) Something that is required. *A person's day-to-day needs include food and clothing.*

want

(noun) Something that is desired, but not required. *Our wants are sometimes driven by advertising or the desire to wear the latest style.*

pressure

(noun) Influence that affects one's decisions. *Shawna's comments make Freddy feel pressure to buy the latest style of sneakers.*

Do You!

Never mind the fashion and the **trends**. Create a style of your own rather than following the **herd**. Be comfortable and confident about your own choices. Start with setting some goals and priorities – those things that are important to you.

- ✓ Be able to distinguish between your **needs** and **wants**
- ✓ Be aware of the **pressure** of advertising
- ✓ Think for yourself

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5. Review the text, then click on the check point

✓ Be able to distinguish between your needs and wants

to display the supplemental pop-up.



6. Click on the check point ✓ Be aware of the pressure of advertising to display the supplemental pop-up.



7. Click on the check point ✓ Think for yourself to display the supplemental pop-up.



8. After reviewing the text on-screen, click **next**.

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Break It Down: Do You! (continued)

- 1. Is the pair of sneakers Freddy is saving for a need or a want?** If Freddy's sneakers are worn out, then the ones he is saving for are a need. They are a want if he already owns a pair that is in good shape, but he thinks a new brand name pair would make him look cool.
- 2. Why does Shawna say, "Aren't those your sneakers from last year" to Freddy?** Shawna is trying to tell Freddy that he should be more fashion-conscious by pointing out that his sneakers are last year's style and are no longer cool.
- 3. How do you think Shawna's comment makes Freddy feel?** Shawna's comment makes Freddy feel embarrassed. His first reaction is to pretend that Shawna has made a mistake, and that he is not wearing his sneakers from last year. Freddy wants to be accepted by Shawna and the rest of their peers.
- 4. What effects do peer pressure and advertising have on the choices that Freddy makes?** Others may be dictating what Freddy should and should not wear. He may also be pressured to buy sneakers even though he may not need them.
- 5. Tell a story about a time when you bought something without thinking for yourself?** When did you buy it? What did you buy? Why did you buy it? Would you rather have bought something else with your money? What would you do differently today?



Have participants vote by a show of hands.

peer pressure

(noun) Influence from those in one's age group to behave in a certain way. *Peer pressure can cause teenagers to spend money on designer sneakers just to be accepted.*



Participants will be asked to address #5 in writing during another exercise called Write to the Point.

Discussion Scoring Guide

Break It Down: Do You!

Name _____ Teacher _____ Date _____

Directions: Periodically observe a few students during a discussion. Use this scoring guide to diagnose their need for specific instruction in individual discussion characteristics. Or, use the scoring guide to evaluate the quality of control of discussion characteristics for grading purposes. If at all possible, meet with the students after you have used the Scoring Guide and discuss the results and plans for improving his or her performance.

Listener Demonstrates Behavior:	Always	Sometimes	Never
Body is turned towards speaker			
Makes eye contact with speaker			
Nods or smiles if appropriate			
Does not interrupt speaker			
Jots a brief note while listening with the intent of questioning or extending speaker's point			
Waits for speaker to finish before responding			
Quality of Discussion:	Above Average	Average	Below Average/ Needs Work
Asks relevant questions to clarify and show interest			
Asks the speaker to express him/herself in another way when unsure of what the speaker is saying			
Paraphrases/ summarizes speaker's main ideas to show understanding			
Reflects the speaker's feelings			
Shares ideas, thoughts and facts about the topic			
Sticks to the discussion topic by not including unrelated ideas or facts			
Comments express appreciation and respect towards speaker even when disagreeing			
Speaks clearly			