

Session 9 – Financial Literacy

Activity 2 – Healthy Financial Habits

What do you already know about healthy financial habits? Are these tips important? Work in pairs, give a written explanation of what you think the consequences will be if you do not adhere to the tips listed below.

Pay your bills on time.

Live within a budget.

Spend less than you make.

Save money for the future.

Keep credit card purchases to a minimum.

Invest in something for the future: land, property, stocks, mutual funds

Order your free credit report each year.

Avoid identity theft. Keep your personal information to yourself.

Obtain a checking and savings account.

Keep a log of all financial transactions and check them against your monthly bank statements.

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Activity 4 – Shop-a-holics Beware!

Have you ever known a shop-a-holic? Are you a shop-a-holic? Do feel compelled to buy something in order to make you feel better? That need can lead to debt troubles and far worse things. There are some who write bad checks for expensive items. There are some who resort to shop lifting in order to get the things that they think they want. The consequences for such actions can cause you to wind up in jail.

Write a short story about a 9th grade student who makes a few bad choices regarding acquiring things that he or she wants. Where will his or her wrong choices lead? Be sure to include a friend in this story who tries to offer good sound advice. The story should be no less than 2 paragraphs.

Activity 3 – Quote for Discussion

“Fight crime. Don’t be a victim.”

Anonymous

What do you think the author meant by this quote? Do you agree with the author?

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Activity 1: FTC Consumer Alert

Work in groups of four. Read Worksheet 1. Come up with a creative and effective way to advertise the information given in the FTC Consumer Alert. You can use whatever medium of advertisement that you think would be the most effective. You can create a flyer. You can present a poster. You could even do a radio public announcement. Be creative. Have fun. Write out your ideas below. Be prepared to share your advertisement with the rest of the class.