

Optional Teacher Materials

Overview

These materials are for teachers to use after Lesson 5 and 6. Included are instructions for review sessions.

Review — For Teachers

- A. Spend a few minutes in the class reviewing the lesson by asking students:
Why is it important to stay in school?
Why do you think people with more education make more money?

B. **Average Expense/Monthly Budget** — Provide the opportunity for the students to plan a new monthly budget based on a different household description.

- 1) Distribute **Handout 5B** to students. Briefly review the list of common expenses. Remind them that the houses, cars and condos are owned and payments are being made on loans (costs of fuel, registration and insurance are included on the monthly car expenses).
- 2) Distribute to each student a different strip from **Handout 5C**. After the students have read the description on the strips, go around the room and distribute the appropriate paycheck or paychecks from **Handout 5D** to each student. Make sure all students write their name and their monthly net income on Handout 5B. Give students time to complete a budget.
- 3) When they finish, ask students with different incomes to report on the types of housing, transportation and other things they selected. Hold a class discussion on why it is important to finish school and what could be done to help young people be more successful in school?