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Number of Pages: 142

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This page provides details on the lessons that comprise Money Smart for Grades 9 - 12. The first table helps you find lessons that align with key financial topics as defined through the My Money Five (<http://www.mymoney.gov/m>

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ymoneyfive/Pages/my
moneyfive.aspx). The
second table illustrates
the topic and learning
objectives for each of
the lessons.

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website will help

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Adults curriculum helps
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the basics of handling
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Rules: Researching and

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The Cost of College:

Financing Your

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Perfect Fit: Finding the

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The companion
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matters with application
through the interactive
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how to: Pay fair price
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Workbook for Teens
(11-14) by Todd Temple

...

In Money Matters for Teens, Burkett address issues of specific concern for teens and teaches them the basics to help them prepare for financial independence.

Money Matters for
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Teens, New Edition:

Larry Burkett ...

This workbook is for use by teachers and students as an aid in teaching basic financial literacy to students in grades K through 12 toward a goal of helping students learn skills that will help them manage their finances from an early age.

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TEACH MONEY
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Foundations in Personal
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Did you know that the average American teenager spends nearly \$3,000 a year? Sounds like a lot, doesn't it? But

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with money gifts from birthday and Christmas, allowances, and part-time jobs, teenagers have gained purchasing power in this country. But when you turn 20, will you know where that \$21,000 went? We like to have money, save money, and especially spend money, but few people put learning about money at the top

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of their priority list. As a teen, maybe you don't feel that you have enough money to worry about it, but even though you don't have much, you have enough to matter-especially to the people that sell products for teens! Don't get caught in the web of marketing gurus. Take control of your money, so no one else

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will. In the Money Matters Workbook for Teens, Larry Burkett and Todd Temple will show teens how to: Pay fair price for quality items Avoid being ripped off by misleading ads and salespeople Stay out of debt Save for a car, college, your own business Give money away that will make a difference in the world

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Money Matters

Save money to do fun things with your friends
Learn skills that will help you right now, and prepare for a successful financial future

Gives helpful forms and information to teach 15-18 year olds how to stay out of debt, how to save for a car, college, your own business and how to give money that

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will make a difference in the world and more. Written from a Christian perspective.

Teens always want more money. However, they often do not know how to handle the money they do have. Larry Burkett knows parents need to educate teens on solid, biblical money management if they're

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to exercise these habits as adults. In Money Matters for Teens, Burkett address issues of specific concern for teens and teaches them the basics to help them prepare for financial independence.

In Money Matters for Teens, young writers discuss their financial fears and the strategies

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they've learned to help them spend their money wisely, save for the future, and pay for college. The gap between the richest and the poorest Americans has been growing for decades, and experts predict it will continue to widen. Young people bear the brunt of this inequality because it makes it harder to get a

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job and to pay for the college education you need to move up the ladder. Political changes could help close the gap, but in the meantime, teens can help prepare themselves for financial independence. In this book, teens write about learning to handle money wisely, to manage their own income, to pay for

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college, and how our
larger economic system
determines their
financial standing.

Essays include: Equal
Work, Unequal Pay The
Rags to Riches Myth
Job-Hopping to a
Career I Took a Scam
Job Job-Hunting Tips A
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It works for a rainy day for how
Am I supposed to pay
for college? Countdown
to Independence and
more! Through these
essays, teen readers—as
well as their parents,
teachers, and
caregivers—will pick up
new tricks to managing
their money but will also
be provided a much-
needed glimpse into
how the world looks to

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our younger
generations.

14
Many parents aren't sure where to begin when it comes to teaching their teens and young adults about finances. Christian Finance for Teens will help, giving important information in a way teens can understand about job searching,

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budgeting, debt, banking, investing, insurance, taxes, and other areas of finance.

Author Cindy Kersey has taught a high school finance class (Christian Finance) for tenth- and twelfth-grade students for several years, “road-testing” her material on real-world teens to amazing results.

Inspired to help other

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young people, she turned her course curriculum into book format so teens and young adults everywhere can easily understand concepts of personal finance. This material will be useful as they begin their lives as adults.

You're no idiot, of course. Money's always

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on your mind; if you're not working to make more, you're wondering where it all went. Will you have to give up movies and CDs to get your bank account to grow? Play it smart and you can have it all!

Whether you're saving for something big like college or wondering why you're always broke, this info-packed

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book has the answers you need. 'The Complete Idiot's Guide to Money for Teens' can show you how to: -Stop the bleeding! Easy ways to get a grip on your expenses. -Make sense of bank and credit card statements. -Work wise and shop smart; get the most of your money. -Pay less for the things you buy - even designer

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labels! -Learn what it
takes to be a teen
entrepreneur.

This book, a companion workbook to Money Matters for Teens by noted financial consultant Larry Burkett, can teach young people the secrets of how to manage their money wisely--how to earn it in the first place

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and how to put earnings to work, too.

The average American does not have enough money saved for their retirement nor do they have enough funds set aside for an emergency. My Money Matters is a 52-week money management workbook that combines a weekly budget sheet with

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Weekly money
management
principles. The book

builds on the Basic
Money Management
Principle that "I will not
spend more than I
earn." By teaching kids
this lesson at an early
age, they will understand the
value of a dollar as well
as create habits of
saving, setting goals and
investing in their future.

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Each weekly lesson is easy to understand for children between the ages of seven and fifteen although parents are encouraged to spend at least one hour per week reviewing the past week's budget, studying the money principle and creating a budget for the upcoming week. My Money Matters workbooks are available

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for kids (receiving an allowance), teens/young adults (working part time or living away from home) and adults.

The weekly lessons focus on the same principle while providing age and situation specific examples for each group. These workbooks are perfect for families, groups and organizations.

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Teens Ages 11
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"Do I really need a budget? How can I get out of debt? Should I give my kids an allowance? Should Christians lend money and charge interest?"

These questions and many others were often asked of respected Christian financial counselor Larry Burkett.

To answer them in a

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direct and brief way and help you discover the way to financial wisdom, Larry wrote Personal Finances. To build a sturdy house, a builder needs a blueprint. To find his way, a traveler needs a map. And to manage your finances correctly, you need a budget. Without a plan, the house will collapse, the traveler will get lost,

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and your finances will eventually fail. Get on board with the basics of wise financial planning. From the youngest member of your family to the oldest, budgeting should accompany income. Learn how to create a budget and what it takes to stick with it in Personal Finances.

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It's not about doing more. IT'S ABOUT DOING WHAT MATTERS. As a busy mom with three young kids and a career, #1 national bestselling author Christy Wright knows what it 's like to try to do it all and be stretched too thin. After years of running on empty, she realized she had to do something

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different. It wasn't just a matter of saying no to a few things. She had to figure out why she felt overwhelmed, overcommitted, and out of balance. Here's what she discovered:

Life balance isn't something you do. It's something you feel. The great news is you can feel balanced — even in your busy life. In Take

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Back Your Time,
Christy redefines what balance is and reveals the clear path to actually achieve it. You'll learn how to: Identify what balance looks like in your unique situation and season. Find confidence in the choices that are right for you. Feel peace even during chaotic times. Learn how to be present

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for your life and actually
enjoy it! You weren't
created to live busy and
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shouldn't be haunted
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balancing it all.

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