



## Financial Management

### Understanding the U.S. Banking System

45 minutes

#### Objectives



Participants will be able to:

- ✓ describe different types of banking accounts available
- ✓ discuss the meaning of key vocabulary related to banking
- ✓ identify how various aspects of banking are related

#### Materials

- ☐ Flipchart, board, or wall
- ☐ “Financial Systems Chart” (sample included)
- ☐ “Financial Systems Cards” (included)
- ☐ Tape
- ☐ “Financial Systems Chart Answer Key” (included)
- ☐ Masking tape
- ☐ Signs: “True” and “False” (samples included)
- ☐ “Financial Management Statements” (included)



#### Key English Vocabulary

bank account	ATM (automated teller machine)
checking account	withdraw
deposit	

#### Pre-Session Preparation

Push all furniture to the walls of the training space, leaving an open space in the middle of the room for the session’s activities.

Put the “Financial Systems Chart” on a flipchart, board, or wall in the training space. Attach a small piece of tape to the “Financial Systems Cards.”

Put a long piece of masking tape down the center of the training space. Hang “True” and “False” signs on either side of the divided space.

#### Facilitator’s Introduction of Session to Participants

As you know, the U.S. has a variety of safe financial management systems that can be used for different purposes. This session will help expand your knowledge of the various U.S. financial management systems and their purposes.

### *Introductory Exercise*

Briefly review the Key English Vocabulary for this plan. Highlight the words as they come up throughout the session. *[If 8-10 minutes can be added, utilize the Teaching English Vocabulary section found at the end of this activity plan to enhance participant understanding of the key vocabulary words.]*

Show participants the “Financial Systems Chart.” Describe the four headers: savings account, checking account, other financial accounts, and types of banks. Distribute a “Financial System Card” to each participant. Participants decide where the card fits when thinking about the different financial institutions in the U.S. and tape their card to the chart.

When participants have finished, review the different aspects of the sorting activity as a full group. Reference the “Financial Systems Chart Answer Key” as needed. Clarify any misunderstandings, and move “Introductory Cards” around as needed.

### *Activity*

Tell participants that you will read a statement about financial management in the U.S. Participants must decide if the statement is true or false, and move to the side of the training space which demonstrates their response.

Read the “Financial Management Statements” one by one, and discuss or clarify as needed.

### *Debriefing Questions to Ask Participants*

- ☺ What is the difference between a checking account and a savings account?
- ☺ Why is it safest to keep your money in a bank in the U.S.?
- ☺ Why can credit cards be dangerous?
- ☺ Why do you want to have *good* credit?
- ☺ What type of bank account do you have? Why does this work well for your family?

### *Variations or Considerations*

Change the names of the banks discussed in this activity to reflect those in your area.

Include introductory cards reflecting the banks and financial institutions available in your area.

When working with an individual or a small group, complete the “Financial Systems Chart” together as a full group. Remove some “Financial Systems Cards” if necessary. The “Activity” is applicable to small and large groups alike.



8-10 minutes

The following list begins with the words most easily understood and goes through more complex terms. Use the terms most accessible to your participants.

Introduce the words with the definition and contextual sentence. Omit words if participants already know them. Partner talks are meant to be a brief two minutes and do not have to include all the words. Encourage conversation and interaction, and focus on what participants already know about the word based on your introduction.

<i>Vocabulary Term</i>	<i>Definition</i>	<i>Context</i>	<i>Partner Talk</i>
bank account	A <i>bank account</i> is the money that you keep in a bank. There are different kinds of <i>bank accounts</i> : savings and checking, for example.	Jennifer takes some money out of her <i>bank account</i> .	Do you have a <i>bank account</i> ?
ATM ( <i>Automated Teller Machine</i> )	<i>ATM</i> is a short way of saying <i>automated teller machine</i> . It is a machine for getting money from your account without going into a bank.	Jiwan thinks it is easier to go to an <i>ATM</i> than to talk to a bank teller. Saw asks, "Where is the nearest <i>ATM</i> ?"	Do you like to use the <i>ATM</i> or to go into the bank?
checking account	A <i>checking account</i> is money in a bank account that you can use to write checks. A check shows that you will pay for items or services from the <i>checking account</i> .	Fariba writes a check from her <i>checking account</i> to pay for her son's field trip.	Do you have a <i>checking account</i> ?
withdraw	To <i>withdraw</i> is to take money from an account. <i>Withdrawal</i> is the amount of money that is taken out from the account.	Thom <i>withdraws</i> from his bank account. His <i>withdrawal</i> was forty dollars.	Where do you <i>withdraw</i> money?

deposit	<i>Deposit</i> is to put money into a bank account. <i>Deposit</i> can also mean the money that you put into your bank account.	Po <i>deposits</i> his paycheck into his bank account every two weeks. Aatifa makes a <i>deposit</i> of \$40 into her account.	How do you <i>deposit</i> money into your bank account?
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Financial Systems Chart

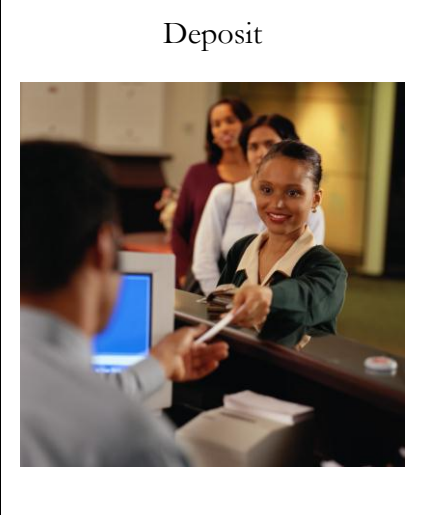
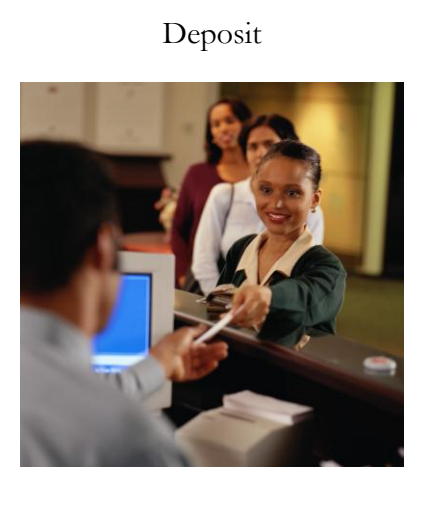
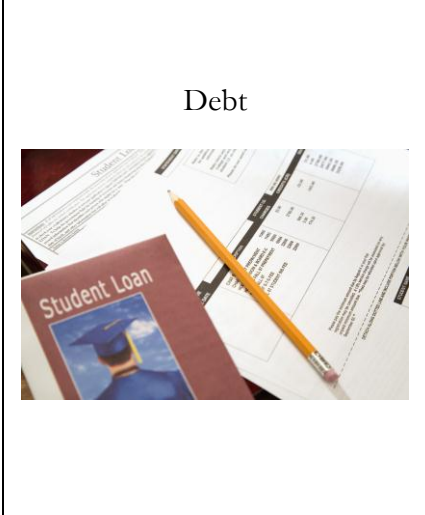
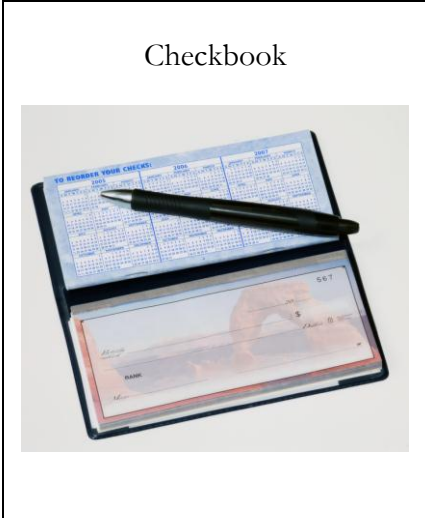
Savings accounts	Checking accounts	Other financial accounts	Types of banks

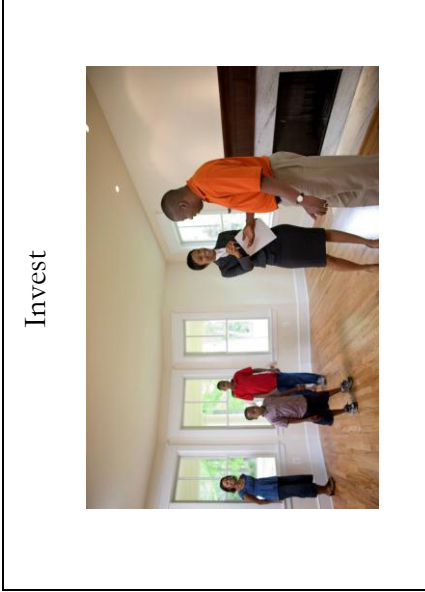
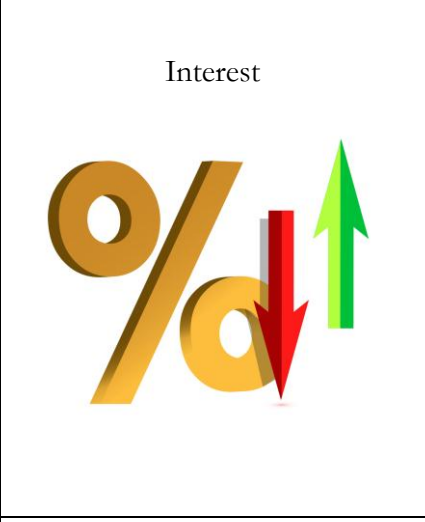
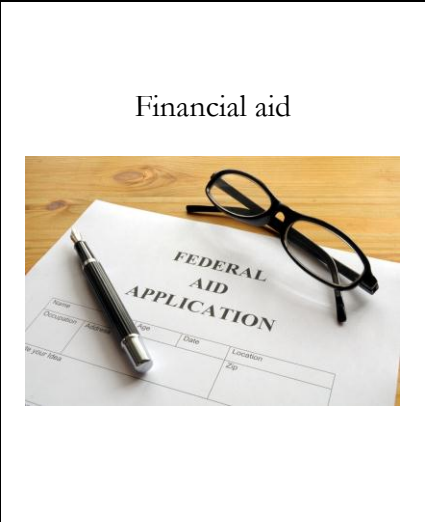
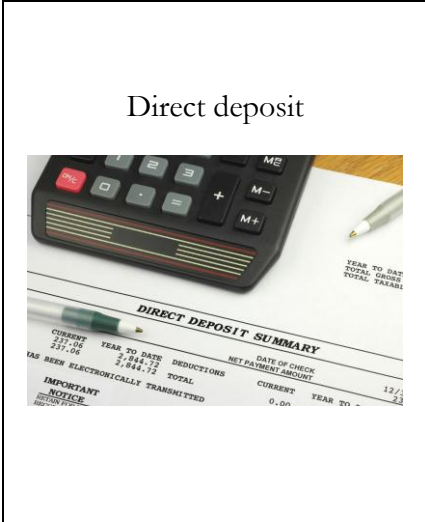
Financial Systems Cards

Some terms are duplicated, as they could go in more than one space on the chart.

<p>Automated teller machine (ATM)</p> 	<p>Bad credit</p> 	<p>Balance</p> 
<p>Balance</p> 	<p>Balance</p> 	<p>Bank of America</p> 
<p>Bounced check</p> 	<p>Chase</p> 	<p>Check</p> 

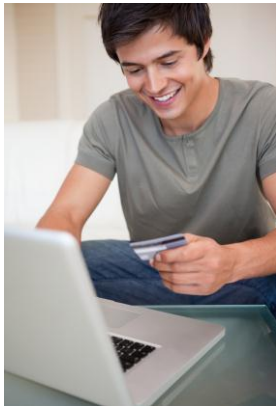








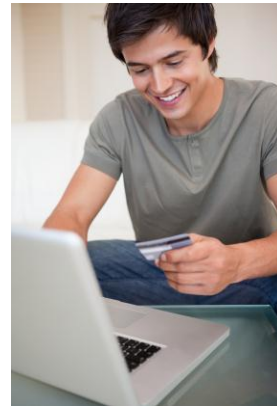
### Online banking



### Online banking



### Online banking



### Overdraft



### Savings



### Statement

Statement	Out	In	Balance
END BALANCE	100.00	1000.00	1100.00
BANK LOAN	50.00		1050.00
BANK LOAN	50.00		1000.00
BANK LOAN	50.00		950.00
BANK LOAN	50.00		900.00
BANK LOAN	50.00		850.00
BANK LOAN	50.00		800.00
BANK LOAN	50.00		750.00
BANK LOAN	50.00		700.00
BANK LOAN	50.00		650.00
BANK LOAN	50.00		600.00
BANK LOAN	50.00		550.00
BANK LOAN	50.00		500.00
BANK LOAN	50.00		450.00
BANK LOAN	50.00		400.00
BANK LOAN	50.00		350.00
BANK LOAN	50.00		300.00
BANK LOAN	50.00		250.00
BANK LOAN	50.00		200.00
BANK LOAN	50.00		150.00
BANK LOAN	50.00		100.00
BANK LOAN	50.00		50.00
BANK LOAN	50.00		0.00
BANK LOAN	50.00		-50.00
BANK LOAN	50.00		-100.00
BANK LOAN	50.00		-150.00
BANK LOAN	50.00		-200.00
BANK LOAN	50.00		-250.00
BANK LOAN	50.00		-300.00
BANK LOAN	50.00		-350.00
BANK LOAN	50.00		-400.00
BANK LOAN	50.00		-450.00
BANK LOAN	50.00		-500.00
BANK LOAN	50.00		-550.00
BANK LOAN	50.00		-600.00
BANK LOAN	50.00		-650.00
BANK LOAN	50.00		-700.00
BANK LOAN	50.00		-750.00
BANK LOAN	50.00		-800.00
BANK LOAN	50.00		-850.00
BANK LOAN	50.00		-900.00
BANK LOAN	50.00		-950.00
BANK LOAN	50.00		-1000.00

### Statement

Statement	Out	In	Balance
END BALANCE	100.00	1000.00	1100.00
BANK LOAN	50.00		1050.00
BANK LOAN	50.00		1000.00
BANK LOAN	50.00		950.00
BANK LOAN	50.00		900.00
BANK LOAN	50.00		850.00
BANK LOAN	50.00		800.00
BANK LOAN	50.00		750.00
BANK LOAN	50.00		700.00
BANK LOAN	50.00		650.00
BANK LOAN	50.00		600.00
BANK LOAN	50.00		550.00
BANK LOAN	50.00		500.00
BANK LOAN	50.00		450.00
BANK LOAN	50.00		400.00
BANK LOAN	50.00		350.00
BANK LOAN	50.00		300.00
BANK LOAN	50.00		250.00
BANK LOAN	50.00		200.00
BANK LOAN	50.00		150.00
BANK LOAN	50.00		100.00
BANK LOAN	50.00		50.00
BANK LOAN	50.00		0.00
BANK LOAN	50.00		-50.00
BANK LOAN	50.00		-100.00
BANK LOAN	50.00		-150.00
BANK LOAN	50.00		-200.00
BANK LOAN	50.00		-250.00
BANK LOAN	50.00		-300.00
BANK LOAN	50.00		-350.00
BANK LOAN	50.00		-400.00
BANK LOAN	50.00		-450.00
BANK LOAN	50.00		-500.00
BANK LOAN	50.00		-550.00
BANK LOAN	50.00		-600.00
BANK LOAN	50.00		-650.00
BANK LOAN	50.00		-700.00
BANK LOAN	50.00		-750.00
BANK LOAN	50.00		-800.00
BANK LOAN	50.00		-850.00
BANK LOAN	50.00		-900.00
BANK LOAN	50.00		-950.00
BANK LOAN	50.00		-1000.00

### Statement

Statement	Out	In	Balance
END BALANCE	100.00	1000.00	1100.00
BANK LOAN	50.00		1050.00
BANK LOAN	50.00		1000.00
BANK LOAN	50.00		950.00
BANK LOAN	50.00		900.00
BANK LOAN	50.00		850.00
BANK LOAN	50.00		800.00
BANK LOAN	50.00		750.00
BANK LOAN	50.00		700.00
BANK LOAN	50.00		650.00
BANK LOAN	50.00		600.00
BANK LOAN	50.00		550.00
BANK LOAN	50.00		500.00
BANK LOAN	50.00		450.00
BANK LOAN	50.00		400.00
BANK LOAN	50.00		350.00
BANK LOAN	50.00		300.00
BANK LOAN	50.00		250.00
BANK LOAN	50.00		200.00
BANK LOAN	50.00		150.00
BANK LOAN	50.00		100.00
BANK LOAN	50.00		50.00
BANK LOAN	50.00		0.00
BANK LOAN	50.00		-50.00
BANK LOAN	50.00		-100.00
BANK LOAN	50.00		-150.00
BANK LOAN	50.00		-200.00
BANK LOAN	50.00		-250.00
BANK LOAN	50.00		-300.00
BANK LOAN	50.00		-350.00
BANK LOAN	50.00		-400.00
BANK LOAN	50.00		-450.00
BANK LOAN	50.00		-500.00
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BANK LOAN	50.00		-650.00
BANK LOAN	50.00		-700.00
BANK LOAN	50.00		-750.00
BANK LOAN	50.00		-800.00
BANK LOAN	50.00		-850.00
BANK LOAN	50.00		-900.00
BANK LOAN	50.00		-950.00
BANK LOAN	50.00		-1000.00

### TD Bank



Transfer



Wells Fargo



Withdrawal



Withdrawal



Financial Systems Chart Answer Key

Savings accounts	Checking accounts	Other financial accounts	Types of banks
Balance	Automated teller machine (ATM)	Bad credit	Bank of America
Deposit	Balance	Balance	Chase
Direct deposit	Bounced check	Credit	Citibank
Interest	Check	Credit card	Credit union
Money order	Checkbook	Debt	TD Bank
Online banking	Debit card	Financial aid	Wells Fargo
Savings	Deposit	Good credit	
Statement	Endorse	Interest	
Transfer	Online banking	Invest	
Withdrawal	Overdraft	Loan	
	Statement	Online banking	
	Withdrawal	Statement	

Signs

# TRUE

# FALSE

## Financial Management Statements

1. You can only have one bank account at a time. False
2. Debit cards automatically take money out of your checking account. True
3. Checks can only be written for small amounts of money. False
4. There are thousands of banks across the U.S. True
5. Saving money at home is the safest way to keep your money. False
6. Some banks are credit unions. True
7. Debit cards and credit cards are the same thing. False
8. Checking accounts and credit accounts are the two most common types of banking in the U.S. True
9. You can only use your debit card at your bank's ATM machines. False
10. Money saved in banks is protected by the U.S. government True
11. Bank of America is the only bank in the U.S. False
12. You have to make credit card payments every month to have good credit. True
13. Credit unions are only for credit cards. False
14. Even a small town in the U.S. can have its own bank. True
15. There are some free accounts for students, but most bank accounts have fees. True





## Financial Management

### Budgeting, Finances, and Prioritizing

50 minutes

#### Objectives

Participants will be able to:

- ✓ learn how to set up a budget and keep track of spending
- ✓ determine how things they may want but do not need could affect their budget
- ✓ discuss some common household expenses



#### Materials

- ☐ “Your Month Game Board” (4 profiles included), 1 per group
- ☐ “Budgeting Worksheet” (4 corresponding profiles included), 1 per group
- ☐ Playing pieces (colored paper scraps, paperclips, etc.), 1 per group
- ☐ Writing implements, 1 per group
- ☐ “Expense Cards” (included), printed and cut
- ☐ Optional: calculators



#### Key English Vocabulary

saving	budget
expense	financial planning
priorities	taxes

#### Note to Trainer

Please note that this exercise uses very approximate and rounded amounts in order to focus attention on the idea of prioritizing rather than on mathematics. If you feel that these numbers would be distracting, please modify the exercise to use amounts more likely to be encountered in your area.

#### Pre-Session Preparation

Cut up “Expense Cards.”

#### Facilitator’s Introduction of Session to Participants

In this session, we will continue discussing budgeting, prioritizing expenses, and managing family finances.

#### Introductory Exercise

Briefly review the Key English Vocabulary for this plan. Highlight the words as they come up throughout the session. *[If 8-10 minutes can be added, utilize the Teaching English Vocabulary section found at the end of this activity plan to enhance participant understanding of the key vocabulary words.]*

Conduct a “think-pair-share” exercise by asking participants think about the expenses their families currently have, and how their family is currently managing their budget. Participants pair with a partner and share budgeting practices.

### *Activity*

Divide participants into groups of 3-5. Distribute one “Your Month Game Board,” a corresponding “Budgeting Worksheet,” one playing piece, and one writing implement to each group.

All groups begin with their playing piece at the start on their “Your Month Game Board.” Groups will move around the board at the same pace as the other groups, keeping track of their budget each “day” on their “Budgeting Worksheets.”

Some expenses are defined on group “Your Month Game Boards,” while others are defined on the card. Some “Expense Cards” are optional; groups determine how much money they have and decide if they will spend the money, also taking into consideration the expenses they might incur in upcoming days.

Ask each group to move to the first square on their board. Hold out the “Expense Cards” face-down to one participant, and ask that participant to choose a card from your hand. Read what the card says. Groups follow the directions based on the card, and record their actions on their budgeting worksheets.

Ask all groups to move their playing piece to the second square, where groups receive a paycheck. Groups add this income to their “Budgeting Worksheet” based on the paycheck amount provided on their game boards.

Continue until all groups have reached the end.

### *Debriefing Questions to Ask Participants*

- ☺ What expenses do you have each month?
- ☺ How does your family currently keep track of your budget?
- ☺ What are some things you learned from this session that might be helpful?
- ☺ What items did your group want, but could not get? Why?

### *Variations or Considerations*

When working with an individual or a small group, “Your Month Game Boards” can be distributed to individuals or smaller groups.

If time, continue with additional “months.”

Distribute calculators to groups to assist with their budgeting.



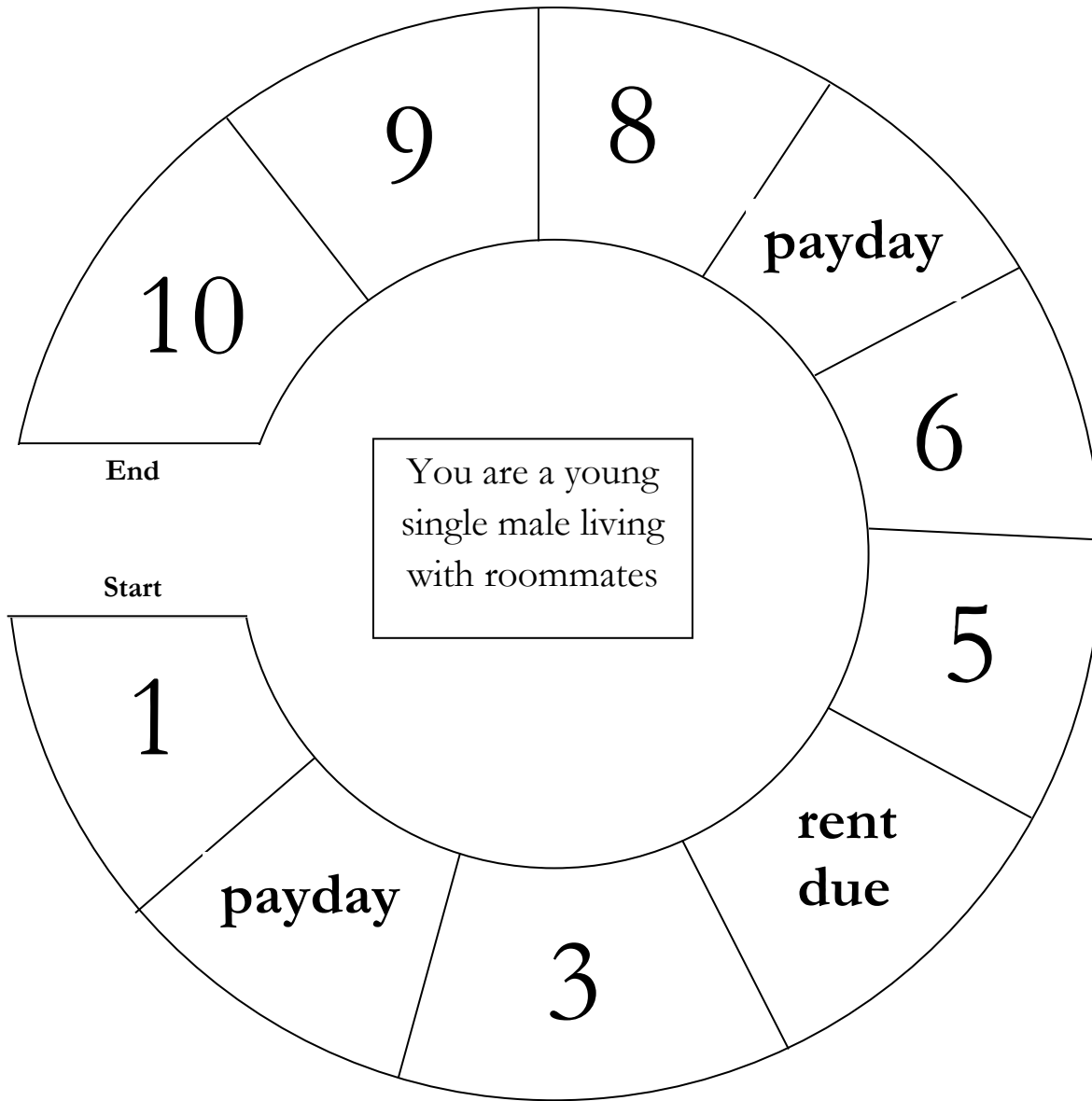
8-10 minutes

The following list begins with the words most easily understood and goes through more complex terms. Use the terms most accessible to your participants.

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<i>Vocabulary Term</i>	<i>Definition</i>	<i>Context</i>	<i>Partner Talk</i>
saving	<i>Saving</i> is keeping or storing money for later.	Idris is <i>saving</i> his money for a trip to visit family.	Why is <i>saving</i> important?
budget	A <i>budget</i> is a plan for how to get and spend money during a certain period.	The school has a <i>budget</i> for each year. The Win family plans a <i>budget</i> each month.	Do you plan a <i>budget</i> ?
expense	An <i>expense</i> is the money that you need to buy or do something; the cost.	Nadifa has a lot of <i>expenses</i> because she is studying at a university.	What are your biggest <i>expenses</i> every month?
financial planning	<i>Financial</i> means having to do with money. <i>Financial planning</i> is deciding how to manage, save, or spend money.	Paw and Yoshu are doing some <i>financial planning</i> to get ready for their baby. Paw's parents are doing <i>financial planning</i> to retire from their jobs.	What are other reasons to do <i>financial planning</i> ?
priorities	<i>Priorities</i> are things that are the most important or urgent.	The Subba family will not take a vacation this year. Their <i>priorities</i> are to fix a leaky pipe and buy winter clothes.	What are your financial <i>priorities</i> ?
taxes	<i>Taxes</i> are the money that you pay to a government. The government uses the money to provide services, such as schools and roads.	Bisrat pays his <i>taxes</i> every year in April. Each time Lemlem eats at a restaurant, she pays a small amount in state <i>taxes</i> .	Do people pay <i>taxes</i> in your home country?

Your Month Game Board: Profile 1

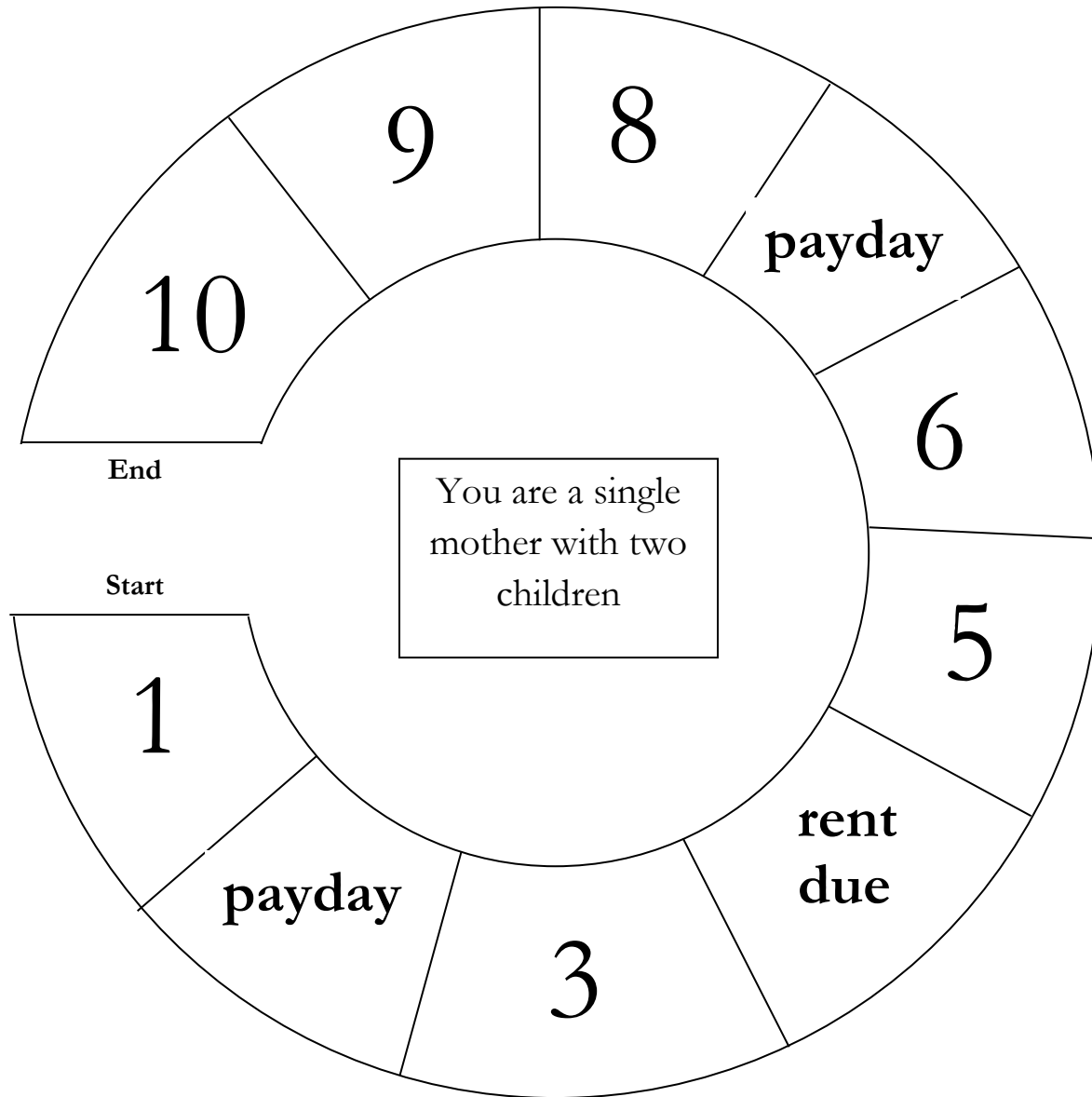


Your expenses:

Bus pass	\$40
Clothing	\$50
Groceries	\$80
Paycheck	\$600
Rent	\$400
Child care	\$0
Utilities	\$40

Day	Month 1		Month 2		Month 3	
	Savings:	\$460	Savings:		Savings:	
#1	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 1 total:		Day 1 total:		Day 1 total:	
#2	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 2 total:		Day 2 total:		Day 2 total:	
#3	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 3 total:		Day 3 total:		Day 3 total:	
#4	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 4 total:		Day 4 total:		Day 4 total:	
#5	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 5 total:		Day 5 total:		Day 5 total:	
#6	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 6 total:		Day 6 total:		Day 6 total:	
#7	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 7 total:		Day 7 total:		Day 7 total:	
#8	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 8 total:		Day 8 total:		Day 8 total:	
#9	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 9 total:		Day 9 total:		Day 9 total:	
#10	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 10 total:		Day 10 total:		Day 10 total:	

Your Month Game Board: Profile 2



Your expenses:

Bus pass	\$90
Clothing	\$120
Groceries	\$210
Paycheck	\$900
Rent	\$600
Child care	\$420
Utilities	\$170

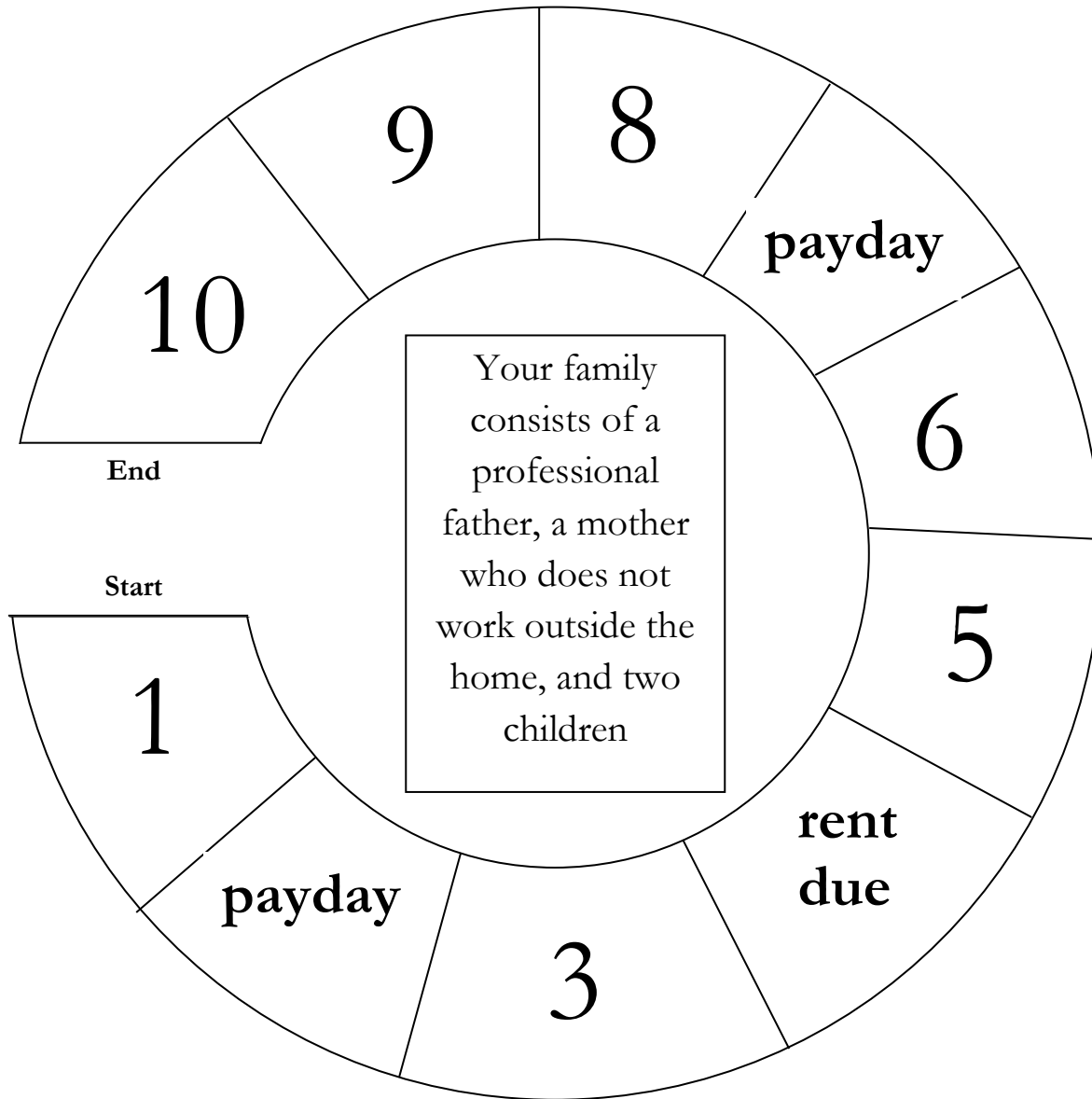


Budgeting Worksheet: Profile 2

*You are a single mother with two children*

Day	Month 1		Month 2		Month 3	
	Savings:	\$320	Savings:		Savings:	
#1	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 1 total:		Day 1 total:		Day 1 total:	
#2	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 2 total:		Day 2 total:		Day 2 total:	
#3	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 3 total:		Day 3 total:		Day 3 total:	
#4	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 4 total:		Day 4 total:		Day 4 total:	
#5	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 5 total:		Day 5 total:		Day 5 total:	
#6	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 6 total:		Day 6 total:		Day 6 total:	
#7	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 7 total:		Day 7 total:		Day 7 total:	
#8	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 8 total:		Day 8 total:		Day 8 total:	
#9	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 9 total:		Day 9 total:		Day 9 total:	
#10	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 10 total:		Day 10 total:		Day 10 total:	

Your Month Game Board: Profile 3



Your expenses:

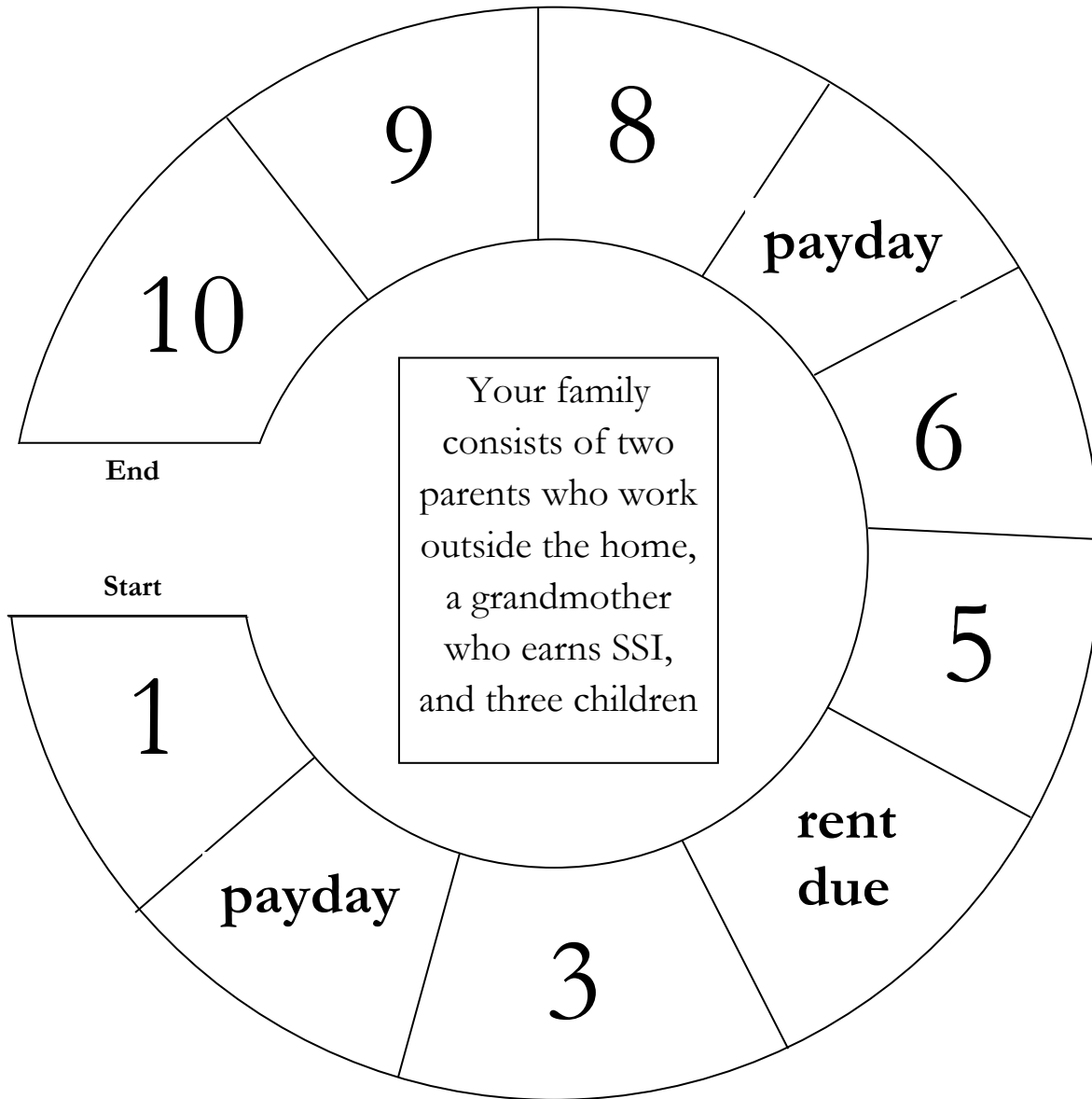
Bus pass	\$120
Clothing	\$270
Groceries	\$240
Paycheck	\$1,800
Rent	\$1,400
Child care	\$1,000
Utilities	\$380

Budgeting Worksheet: Profile 3

Your family consists of a professional father, a mother who does not work outside the home, and two children

Day	Month 1		Month 2		Month 3	
	Savings:	\$960	Savings:		Savings:	
#1	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 1 total:		Day 1 total:		Day 1 total:	
#2	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 2 total:		Day 2 total:		Day 2 total:	
#3	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 3 total:		Day 3 total:		Day 3 total:	
#4	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 4 total:		Day 4 total:		Day 4 total:	
#5	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 5 total:		Day 5 total:		Day 5 total:	
#6	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 6 total:		Day 6 total:		Day 6 total:	
#7	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 7 total:		Day 7 total:		Day 7 total:	
#8	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 8 total:		Day 8 total:		Day 8 total:	
#9	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 9 total:		Day 9 total:		Day 9 total:	
#10	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 10 total:		Day 10 total:		Day 10 total:	

Your Month Game Board: Profile 4



Your expenses:

Bus pass	\$140
Clothing	\$220
Groceries	\$250
Combined paycheck	\$2,000
Rent	\$1,600
Child care	\$800
Utilities	\$490

Budgeting Worksheet: Profile 4

Your family consists of two parents who work outside the home, a grandmother who earns SSI, and three children

Day	Month 1		Month 2		Month 3	
	Savings:	\$600	Savings:		Savings:	
#1	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 1 total:		Day 1 total:		Day 1 total:	
#2	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 2 total:		Day 2 total:		Day 2 total:	
#3	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 3 total:		Day 3 total:		Day 3 total:	
#4	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 4 total:		Day 4 total:		Day 4 total:	
#5	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 5 total:		Day 5 total:		Day 5 total:	
#6	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 6 total:		Day 6 total:		Day 6 total:	
#7	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 7 total:		Day 7 total:		Day 7 total:	
#8	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 8 total:		Day 8 total:		Day 8 total:	
#9	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 9 total:		Day 9 total:		Day 9 total:	
#10	Add/ subtract:		Add/ subtract:		Add/ subtract:	
	Day 10 total:		Day 10 total:		Day 10 total:	

Expense Cards

<p>Buy bus pass</p> 	<p>Buy groceries</p> 	<p>Buy groceries</p> 
<p>Pay utilities</p> 	<p>Buy clothes</p> 	<p>Pay for child care</p> 
<p>Buy cleaning supplies</p>  <p>\$40</p>	<p>Attend a medical appointment</p>  <p>\$50</p>	<p>Visit the hospital emergency room (ER)</p>  <p>\$200</p>



Your friend is getting married in another state. It will cost \$400 to go. Will you attend?



Your child wants to attend a school field trip. It will cost \$10. Will you pay for this?



You can go out to dinner tonight. It will cost \$60. Will you go out to dinner, or cook at home?



You have time to visit your family in another town. It will cost \$150. Will you visit your family?



You belong to a religious institution that would like a financial contribution of \$100.

Will you pay it?



You can buy a cell phone. It will cost \$120. Will you buy one?

