

“Money Management Gets Real”
Scrapbook Project
TEACHER INFORMATION SHEET



Looking for ways to make the money management lesson a little more real to your students and get them excited about budgeting? Then this is the perfect project to use. This activity helps students create a more visual idea of money management while demonstrating their comprehension of the presented skills.

To complete this activity, you can either allow the students to choose their own scenario or you can assign them a specific one; whichever seems most relevant. You could even allow them to do them all.

- **Getting Started:** Give the students the budget worksheet and have them complete their estimated budget for the required items and other things they want to purchase. (1st Day-give grade)

Additional Information

***Prom Scenario** is great because the students love planning out all the details for the big event.

*Also for this scenario I advise giving the girls more than the guys considering the fact that guys rent tuxedos and girls purchase dresses. (\$500 to \$300)

***For Graduation Party Scenario**-I recommend you have students choose some sort of theme and include samples of the invitation, flyer, pictures of decorations, etc.

*For all scenarios, allow students the freedom to add other things that they would like to purchase and can afford that may not be on the provided lists.

*Feel free to give the students a minimum number of items to purchase for each scenario.

- On the project sheet you may fill in the number before you print or write it in after you print it. This ensures that each student knows their budget.

Recommended Budgets for each Scenario (You Choose!)

- Prom: \$300-\$500
- Going to College: \$1000-1500
- Back to School: \$100-\$250
- Graduation Party: \$500-\$1500
- Spring Break Trip: \$500-\$1000

**“Money Management Gets Real”
Scrapbook Project**



Each student will create a “Money Management Gets Real” Scrapbook based on a scenario. Students will be given a set budget and will have to manage their money to purchase all necessary items for the event. Each event will have necessary items that must be purchased and also a little room to purchase other things based on how well you manage your money.

To complete this project, students will need the following:

- Notebook (no larger than 1”)
- Page protectors
- Magazines or internet access/printer
- Blank checks
- Checkbook register
- Budget template

The following performance tasks must be included in the completed project.

Points Possible	Performance Tasks	Points Earned
10 PTS	Cover page: name, picture, project title, date, class	
30 PTS	Complete Budget: Estimate/Actual	
30 PTS	For each purchased item: <ul style="list-style-type: none"> • Correctly written check • Picture of item purchased • Price/place of purchase 	
15 PTS	Purchased all required items and are labeled	
25 PTS	Correct and complete Checkbook Register	
15 PTS	Stayed within budget	
20 PTS	Project Summary: (at least one paragraph; 7-8 sentences) <ul style="list-style-type: none"> • Did you have to omit wanted items or purchase cheaper items to stay within your budget? If so, how did you feel about this? (give examples) • Why is budgeting important? • Did this project change your perspective on the way you spend money? Why? -Placed on separate page and typed.	
5	Project is neat, no grammatical or spelling errors	
150 PTS	TOTAL POINTS	

SCENARIOS

Senior Prom



Prom is coming up in April and you have been saving since last summer. You want to make sure that you are able to afford all the necessary items, and splurge where possible to make this the best prom ever.

Required Items

- Prom Ticket: \$35

Other Required Items

- Dress or Tuxedo
- Shoes
- Hair (salon or barber shop)

Other Items to Consider

- Jewelry
- Perfume/Cologne
- Corsage/Boutonniere
- Limo
- Dinner
- Pictures
- Nails
- Makeup

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Going to College



You just graduated college and are getting ready to pack up and leave home. You will be staying on campus and have been informed that it is best to bring along certain items to make your stay more comfortable.

Required Items

- Bedding (Comforter, sheets, pillow cases)
- Pillows
- Alarm clock
- Towels, hand towels, and washcloths. I recommend having at least 3 towels, 3 hand towels, and 7 washcloths, that way you can go a week without doing laundry if you double up slightly.
- Storage bin or trunk

Items to Consider

Clothing: Chances are you're already fine in the clothing department because you'll be taking a lot of your current clothes with you, but it's best to always make sure you have enough of what you need.

- Pants/shorts
- Shirts, t-shirts, long-sleeved shirts
- Sweatshirts
- Pajamas or other night-wear
- Robe
- Sportswear, as needed (basketball shorts, tank tops, etc)
- Underwear!
- Plenty of socks
- Belt(s)
- A couple good pairs of shoes
- Flip flops (a college essential!)
- Rain gear suitable for big downpours
- Snow gear, if it snows where you're going to school
- Quality hat
- Gloves
- Watch
- Plenty of purses (ladies)
- One formal outfit

Laundry: Ideally, you don't want to have to do laundry more than once a week. If you buy enough supplies, you can cut down the amount of time you waste doing laundry big time.

- Fabric softener
- Bleach (colorsafe is always good!)
- Laundry detergent
- Something to put your dirty clothes in. Make sure you're also able to carry it easily to the laundry room. I got a nice nylon bag that won't take up too much space nor be too hard to carry.
- An iron, if necessary
- Marking pen
- Stain remover

Bathroom Essentials: This is where it becomes easy to forget something. There are so many little things, you're likely to forget something. If it's something that runs out, like soap, toothpaste, etc., it might be best to buy it in bulk now so that you don't have to worry about it running out on you at the worst of times.

- Toothbrush, toothpaste
- Razors and shaving cream
- Shampoo, conditioner, body wash
- Soap
- Floss
- Hair Dryer
- Tweezers
- Band aids and other first aid essentials
- Tampons, pads (for the ladies)
- Makeup (also for the ladies)
- Anything needed for contact lenses or glasses
- Anything needed for a retainer you might have
- Deodorant
- Chap stick
- Q-tips
- Brush/comb
- Fingernail/toenail clippers
- Gel/mouse/hair spray
- Perfume/cologne
- Mouthwash
- Aspirin and other must-have over-the-counter medications for conditions you may have, like allergies, stomachache, etc. It's better to have these on hand now than have to get them when you feel awful. Things like vitamins and cough drops are good to have.
- Lotions, moisturizers, whatever such things you use
- Flip flops are a great way to prevent athlete's foot in the showers.
- Something to carry all this in when you go to the bathroom

Electronics & Appliances

- Computer/Laptop
- Printer
- Ethernet cord
- Some way to secure your laptop, like a lock
- A carrying case for your laptop
- Speakers for your computer and/or a stereo
- USB drive. Most sizes are fine, but I recommend at least one gigabyte.
- Blank media, like CD-Rs or DVD-Rs.
- MP3/CD/(tape?) player and headphones
- Desk lamp
- Power strip with many outlets. Find one with a surge protector!
- Extension cord.
- Camera
- Phone for using on the land line. You never know when your cell phone might be on the fritz.
- Small fan and/or heater depending on what the climate is like
- Chargers for anything that uses one: cell phones, iPods, electric razors, cameras, etc.
- Batteries for anything that needs them: remote controls, alarm clocks, MP3 players, etc. It's always better to have too many than not have any when you need them most.
- 2/3 prong adapters.

Bedroom Essentials

- Blankets. Make sure you have enough to keep you warm, and it's good to have an extra, for whatever reason.
- Mattress pad
- Posters & pictures to decorate your dorm
- Storage containers, as needed
- Hangers to put all of your clothes on

- Bulletin/white board
- Flashlight
- Febreze or some other odor remover
- Curtains, if not already provided
- Night light
- Post-It notes
- Rug if you have hardwood floors
- Calendar
- Maybe a broom and a dustpan?
- Waste basket IF your school doesn't supply one.

School Essentials: Sorry, just because you're out of high school doesn't mean you can get out of good ol' Back to School shopping! Luckily, because you're older, you no longer need as much of the other things like glue, colored pencils, and so forth.

- Pens and pencils
- Plenty of binder and printer paper
- Paperclips
- Index cards
- Ruler
- Stamps and envelopes
- Notebooks and/or binders
- Folders
- Pencil sharpener
- Stapler and staples
- Highlighters
- Scissors
- Backpack
- Calculator
- Hole punch
- Tape, both scotch and masking tape

Double up on?: For some things, it's nice to talk to your roommate to see if you two can share some items so that you don't have to bring two of something and waste space. There are many other items on this list that you could consider sharing, but I wouldn't recommend it unless you know your roommate particularly well and have discussed this beforehand. Here are good items to consider sharing:

- TV
- DVD player, VCR
- An ironing board, if needed
- Chair(s), bean bag(s)
- Microwave
- Mini-Fridge
- Video game systems

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Back to School



It is time for school to start back up and you are anxious to get started. You have told your parents that you are going to make good grades, be more responsible, organized and focused. You have even saved up money to buy your own school supplies to show them that you are serious.

Required Items

- Locker \$5

Other Required Items

- Notebook
- Backpack
- Calculator
- Flash drive
- Pens/Pencils

Other Items of Interest

- Laptop
- iPad
- Markers/Colored Pencils
- Planner/Scheduler
- Clothes
- Shoes
- School spirit wear
- Purse (for females)
- Highlighters
- Dividers
- Ruler
- Blank CDs
- Notebook paper (@ least 3 packs)
- Mini stapler
- Agenda
- Page protectors

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Graduation Party



You are graduating next week and your parents have agreed that you may have a graduation party. However, there is a catch; you have to stick to the budgeted amount. This means no Celebrities will be coming, but you can still request and make plans for other things that will be just as good.

Required Items

- Venue \$150 (holds up to 150 people)
- DJ or band \$200

Other Required Items

- Cake
- Decorations (including centerpieces)
- New outfit
- Invitations or flyers

Other Items of Interest

- Tables (based on # of guests)
- Chairs (based on # of guests)
- Favors, souvenirs, or goodie bags
- Food/Beverages or Caterer
- Guestbook
- Photographer
- Videographer
- Tableware (napkins, cups, plates, cutlery, etc.)
- Table covers
- Confetti
- Banners
- Disposable cameras

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Spring Break Trip



It is official! Your parents have finally agreed to allow you to attend a chaperoned “Spring Break” Trip considering you are still in high school. However, only after you proved to them how responsible you were by saving up enough money to pay for you own trip. Your parents also agreed to match the amount that you saved up, so that is going to make your trip that much better!

Required items

- Hotel Reservations (3 days/2 nights)
- 1 big activity (water park, amusement park, concert, etc.)
- 1 Special Dining restaurant

Other items of interest

- Luggage
- New outfit
- Swimwear
- Rental car (if old enough)
- Money for restaurants for each day (at least 3 meals/day)
- Cooler
- Beach towel (if going to the beach)
- Shopping trips
- Souvenirs

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