



## *Healthy Choices, Healthy Children: Financial Literacy Edition* **Examples and Worksheets**

These worksheets and examples are for use with the *Healthy Choices, Healthy Children: Financial Literacy Edition*.

### **Included**

- Sample Budget—Lesson 1
- Sample Budget—Lesson 2
- Sample Budget—Lesson 3
- Sample Budget—Lesson 4
- Budget Template
- Coach's Bank and Tracking Sheet—Example
- Coach's Bank and Tracking Sheet—Blank
- John's Options for Buying a Car
- Interest Concept Breakdown

## HCHC: Financial Literacy Edition - Lesson 1 Sample Budget

Starting: \$100	Monday	Tuesday	Wednesday	Thursday	Friday	Expenses	Income	Balance
<b>Week 1 Expected</b>	<ul style="list-style-type: none"> <li>• Membership Fee: <b>-\$15</b></li> <li>• Sports Fee: <b>-\$10</b></li> <li>• Snack: <b>-\$1</b></li> <li>• Extra Crafts Time: <b>-\$5</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Help friend with Homework: <b>+\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Candy Bar: <b>-\$3</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Cleaned up room: <b>+\$4</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> </ul>	<b>-\$38</b>	<b>+\$5</b>	<b>\$67</b>
<b>Week 1 Actual</b>	<ul style="list-style-type: none"> <li>• Membership Fee: <b>-\$15</b></li> <li>• Sports Fee: <b>-\$10</b></li> <li>• Snack: <b>-\$1</b></li> <li>• Extra Crafts Time: <b>-\$5</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Help friend with Homework: <b>+\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Candy Bar: <b>-\$3</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Cleaned up room: <b>+\$4</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> </ul>	<b>-\$38</b>	<b>+\$5</b>	<b>\$67</b>
<b>Week 2 Expected</b>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Extra video game time: <b>-\$5</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> </ul>	<b>-\$10</b>	<b>+\$0</b>	<b>\$57</b>
<b>Week 2 Actual</b>								
<b>Week 3 Expected</b>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Extra video game time: <b>-\$5</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> </ul>	<b>-\$10</b>	<b>+\$0</b>	<b>\$47</b>
<b>Week 3 Actual</b>								
<b>Week 4 Expected</b>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Extra video game time: <b>-\$5</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Extra Snack: <b>-\$2</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> </ul>	<b>-\$12</b>	<b>+\$0</b>	<b>\$35</b>
<b>Week 4 Actual</b>								
<b>Total</b>								<b>\$35</b>

## HCHC: Financial Literacy Edition - Lesson 2 Sample Budget

Starting: \$100	Monday	Tuesday	Wednesday	Thursday	Friday	Expenses	Income	Balance	
<b>Week 1 Expected</b>	<ul style="list-style-type: none"> <li>• Membership Fee: <b>-\$15</b></li> <li>• Sports Fee: <b>-\$10</b></li> <li>• Snack: <b>-\$1</b></li> <li>• Extra Crafts Time: <b>-\$5</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Help friend with Homework: <b>+\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Candy Bar: <b>-\$3</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Cleaned up room: <b>+\$4</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> </ul>	<b>-\$38</b>	<b>+\$5</b>	<b>\$67</b>	
<b>Week 1 Actual</b>	<ul style="list-style-type: none"> <li>• Membership Fee: <b>-\$15</b></li> <li>• Sports Fee: <b>-\$10</b></li> <li>• Snack: <b>-\$1</b></li> <li>• Extra Crafts Time: <b>-\$5</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Help friend with Homework: <b>+\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Candy Bar: <b>-\$3</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Cleaned up room: <b>+\$4</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> </ul>	<b>-\$38</b>	<b>+\$5</b>	<b>\$67</b>	
<b>Week 2 Expected</b>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Extra video game time: <b>-\$5</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> </ul>	<b>-\$10</b>	<b>+\$0</b>	<b>\$57</b>	
<b>Week 2 Actual</b>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Help friend with Homework: <b>+\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Extra video game time: <b>-\$6</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Cleaned up room: <b>+\$4</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> </ul>	<b>-\$16</b>	<b>+\$5</b>	<b>\$46</b>	
<b>Week 3 Expected</b>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> <li>• Help friend with Homework: <b>+\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> <li>• Cleaned up room: <b>+\$4</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> <li>• Extra Crafts Time: <b>-\$6</b></li> </ul>	<b>-\$16</b>	<b>+\$5</b>	<b>\$35</b>	
<b>Week 3 Actual</b>									
<b>Week 4 Expected</b>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> <li>• Cleaned up room: <b>+\$4</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> <li>• Extra video game time: <b>-\$6</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> <li>• Help friend with Homework: <b>+\$1</b></li> </ul>		<b>-\$16</b>	<b>+\$5</b>	<b>\$24</b>
<b>Week 4 Actual</b>									
<b>Total</b>								<b>\$24</b>	

## HCHC: Financial Literacy Edition - Lesson 3 Sample Budget

Starting: \$100	Monday	Tuesday	Wednesday	Thursday	Friday	Expenses	Income	Balance
<b>Week 1 Expected</b>	<ul style="list-style-type: none"> <li>Membership Fee: <b>-\$15</b></li> <li>Sports Fee: <b>-\$10</b></li> <li>Snack: <b>-\$1</b></li> <li>Extra Crafts Time: <b>-\$5</b></li> </ul>	<ul style="list-style-type: none"> <li>Snack: <b>-\$1</b></li> <li>Help friend with Homework: <b>+\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>Snack: <b>-\$1</b></li> <li>Candy Bar: <b>-\$3</b></li> </ul>	<ul style="list-style-type: none"> <li>Snack: <b>-\$1</b></li> <li>Cleaned up room: <b>+\$4</b></li> </ul>	<ul style="list-style-type: none"> <li>Snack: <b>-\$1</b></li> </ul>	<b>-\$38</b>	<b>+\$5</b>	<b>\$67</b>
<b>Week 1 Actual</b>	<ul style="list-style-type: none"> <li>Membership Fee: <b>-\$15</b></li> <li>Sports Fee: <b>-\$10</b></li> <li>Snack: <b>-\$1</b></li> <li>Extra Crafts Time: <b>-\$5</b></li> </ul>	<ul style="list-style-type: none"> <li>Snack: <b>-\$1</b></li> <li>Help friend with Homework: <b>+\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>Snack: <b>-\$1</b></li> <li>Candy Bar: <b>-\$3</b></li> </ul>	<ul style="list-style-type: none"> <li>Snack: <b>-\$1</b></li> <li>Cleaned up room: <b>+\$4</b></li> </ul>	<ul style="list-style-type: none"> <li>Snack: <b>-\$1</b></li> </ul>	<b>-\$38</b>	<b>+\$5</b>	<b>\$67</b>
<b>Week 2 Expected</b>	<ul style="list-style-type: none"> <li>Snack: <b>-\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>Snack: <b>-\$1</b></li> <li>Extra video game time: <b>-\$5</b></li> </ul>	<ul style="list-style-type: none"> <li>Snack: <b>-\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>Snack: <b>-\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>Snack: <b>-\$1</b></li> </ul>	<b>-\$10</b>	<b>+\$0</b>	<b>\$57</b>
<b>Week 2 Actual</b>	<ul style="list-style-type: none"> <li>Snack: <b>-\$1</b></li> <li>Help friend with Homework: <b>+\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>Snack: <b>-\$1</b></li> <li>Extra video game time: <b>-\$6</b></li> </ul>	<ul style="list-style-type: none"> <li>Snack: <b>-\$1</b></li> <li>Cleaned up room: <b>+\$4</b></li> </ul>	<ul style="list-style-type: none"> <li>Snack: <b>-\$2</b></li> </ul>	<ul style="list-style-type: none"> <li>Snack: <b>-\$2</b></li> </ul>	<b>-\$16</b>	<b>+\$5</b>	<b>\$46</b>
<b>Week 3 Expected</b>	<ul style="list-style-type: none"> <li>Snack: <b>-\$2</b></li> </ul>	<ul style="list-style-type: none"> <li>Snack: <b>-\$2</b></li> <li>Help friend with Homework: <b>+\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>Snack: <b>-\$2</b></li> </ul>	<ul style="list-style-type: none"> <li>Snack: <b>-\$2</b></li> <li>Cleaned up room: <b>+\$4</b></li> </ul>	<ul style="list-style-type: none"> <li>Snack: <b>-\$2</b></li> <li>Extra Crafts Time: <b>-\$6</b></li> </ul>	<b>-\$16</b>	<b>+\$5</b>	<b>\$35</b>
<b>Week 3 Actual</b>	<ul style="list-style-type: none"> <li>Snack: <b>-\$1</b></li> <li>Organization ID: <b>-\$10</b></li> </ul>	<ul style="list-style-type: none"> <li>Snack: <b>-\$2</b></li> </ul>	<ul style="list-style-type: none"> <li>Snack: <b>-\$2</b></li> <li>Cleaned up room: <b>+\$4</b></li> </ul>	<ul style="list-style-type: none"> <li>Snack: <b>-\$2</b></li> <li>Help friend with Homework: <b>+\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>Snack: <b>-\$2</b></li> <li>Extra Crafts Time: <b>-\$6</b></li> </ul>	<b>-\$26</b>	<b>+\$5</b>	<b>\$14</b>
<b>Week 4 Expected</b>	<ul style="list-style-type: none"> <li>Snack: <b>-\$2</b></li> <li>Cleaned up room: <b>+\$4</b></li> </ul>	<ul style="list-style-type: none"> <li>Snack: <b>-\$2</b></li> </ul>	<ul style="list-style-type: none"> <li>Snack: <b>-\$2</b></li> </ul>	<ul style="list-style-type: none"> <li>Snack: <b>-\$2</b></li> </ul>	<ul style="list-style-type: none"> <li>Snack: <b>-\$2</b></li> <li>Help friend with Homework: <b>+\$1</b></li> </ul>	<b>-\$16</b>	<b>+\$5</b>	<b>\$24</b>
<b>Week 4 Actual</b>								
<b>Total</b>								<b>\$24</b>

## HCHC: Financial Literacy Edition - Lesson 4 Sample Budget

Starting: \$100	Monday	Tuesday	Wednesday	Thursday	Friday	Expenses	Income	Balance
<b>Week 1 Expected</b>	<ul style="list-style-type: none"> <li>• Membership Fee: <b>-\$15</b></li> <li>• Sports Fee: <b>-\$10</b></li> <li>• Snack: <b>-\$1</b></li> <li>• Extra Crafts Time: <b>-\$5</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Help friend with Homework: <b>+\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Candy Bar: <b>-\$3</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Cleaned up room: <b>+\$4</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> </ul>	<b>-\$38</b>	<b>+\$5</b>	<b>\$67</b>
<b>Week 1 Actual</b>	<ul style="list-style-type: none"> <li>• Membership Fee: <b>-\$15</b></li> <li>• Sports Fee: <b>-\$10</b></li> <li>• Snack: <b>-\$1</b></li> <li>• Extra Crafts Time: <b>-\$5</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Help friend with Homework: <b>+\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Candy Bar: <b>-\$3</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Cleaned up room: <b>+\$4</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> </ul>	<b>-\$38</b>	<b>+\$5</b>	<b>\$67</b>
<b>Week 2 Expected</b>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Extra video game time: <b>-\$5</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> </ul>	<b>-\$10</b>	<b>+\$0</b>	<b>\$57</b>
<b>Week 2 Actual</b>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Help friend with Homework: <b>+\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Extra video game time: <b>-\$6</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Cleaned up room: <b>+\$4</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> </ul>	<b>-\$16</b>	<b>+\$5</b>	<b>\$46</b>
<b>Week 3 Expected</b>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> <li>• Help friend with Homework: <b>+\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> <li>• Cleaned up room: <b>+\$4</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> <li>• Extra Crafts Time: <b>-\$6</b></li> </ul>	<b>-\$16</b>	<b>+\$5</b>	<b>\$35</b>
<b>Week 3 Actual</b>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$1</b></li> <li>• Organization ID: <b>-\$10</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> <li>• Cleaned up room: <b>+\$4</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> <li>• Help friend with Homework: <b>+\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> <li>• Extra Crafts Time: <b>-\$6</b></li> </ul>	<b>-\$26</b>	<b>+\$5</b>	<b>\$14</b>
<b>Week 4 Expected</b>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> <li>• Cleaned up room: <b>+\$4</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> <li>• Help friend with Homework: <b>+\$1</b></li> </ul>	<b>-\$16</b>	<b>+\$5</b>	<b>\$24</b>
<b>Week 4 Actual</b>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> <li>• Cleaned up room: <b>+\$4</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> <li>• Help friend with Homework: <b>+\$1</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> </ul>	<ul style="list-style-type: none"> <li>• Snack: <b>-\$2</b></li> <li>• Help friend with Homework: <b>+\$1</b></li> </ul>	<b>-\$10</b>	<b>+\$6</b>	<b>\$10</b>
<b>Total</b>								<b>\$10</b>

## *HCHC: Financial Literacy Edition - Budget Template*

Starting: \$100	Monday	Tuesday	Wednesday	Thursday	Friday	Expenses	Income	Balance
Week 1 Expected								
Week 1 Actual								
Week 2 Expected								
Week 2 Actual								
Week 3 Expected								
Week 3 Actual								
Week 4 Expected								
Week 4 Actual								
<b>Total</b>								

## *HCHC: Financial Literacy Edition - Coach's Bank and Tracking Sheet Example*

### Week 1 Tracking

Name	Starting Balance	Monday	Tuesday	Wednesday	Thursday	Friday	Week 1 Balance
Johnny	100	-5	-1	-2	-1		91
Tanya	100	-5		1			96
Phil	100	-2	-1	-2	-1	2	96
Sue	100	3		4		-3	104

### Week 2 Tracking

Name	Week 1 Balance	Monday	Tuesday	Wednesday	Thursday	Friday	Week 2 Balance
Johnny	91						
Tanya	96						
Phil	96						
Sue	104						











**What option would you choose if you are John?**

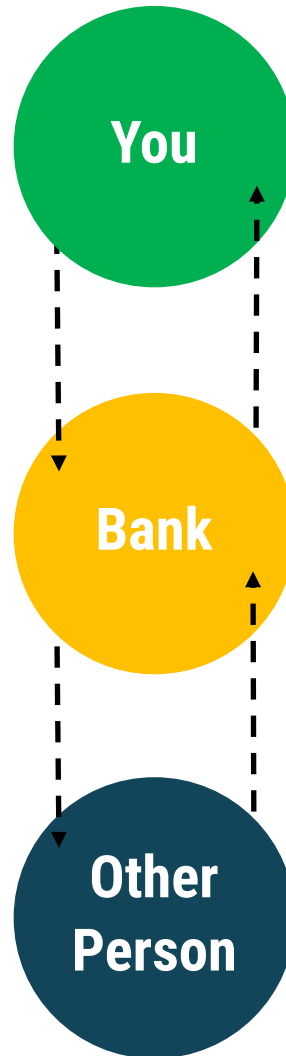
	<b>Option #1</b> <b>Borrow Money</b>	<b>Option #2</b> <b>Save Money</b>
<b>Payment Strategy</b>	<b>Borrow \$2,000</b> from his mom and pay it back over 2 years	<b>Don't borrow money</b> Save earnings for 1 year
<b>Waiting Time?</b>	<b>None</b> John can purchase the car right away	<b>1 year</b> John must wait to save up money
<b>Interest involved?</b>	<b>Yes</b> 10% interest on loan	<b>No</b>
<b>Total Cost (with interest)</b>	<b>\$2,215</b> \$2,000 loan, plus about \$215 in- terest	<b>\$2,000</b> all savings, no interest

## START

You have money that you do not currently need and decide to put it into savings

You put money into the bank, which agrees to pay you 2% interest on your money

The bank lends your money to someone else who agrees to pay the bank interest on the money



## FINISH

You can take your money out of the bank or keep it in the savings account to continue to earn interest

The money you put into the savings account earned interest at 2%, so you have more money in the account than you put in originally

The other person pays the money back to the bank, with interest, over the time they agreed to with the bank