

Objective

By the end of this lesson, Everett will understand the basics of budgeting, including how to create a simple budget, track expenses, and make decisions about spending and saving money.

Materials and Prep

- Paper and pencil for notes and calculations
- Colored markers or crayons for creative activities
- A calculator (if needed for more complex calculations)
- Access to a computer or tablet (optional for research)

Before the lesson, it would be helpful to think about some of the things Everett spends money on, like snacks, toys, or games. This will make the lesson more relatable and engaging!

Activities

- **My Monthly Expenses Chart:** Everett will create a chart listing all the things he spends money on in a month. He can categorize them into needs (like food and school supplies) and wants (like video games or toys).
- **Budgeting Game:** Turn budgeting into a fun game! Use pretend money (draw some on paper) and give Everett a monthly income. He will decide how much to "spend" on different categories and see if he can stick to his budget.
- **Future Savings Goal:** Everett will think of something he really wants to save for (like a new game or toy) and create a savings plan. He will calculate how much he needs to save each week to reach his goal.

Talking Points

- "What do you think a budget is? A budget is like a plan for your money!"
- "Why do you think it's important to know how much money you have? This helps you make good choices!"
- "Can you list some things you spend money on? Let's think about what you need versus what you want!"
- "If you spend all your money on snacks, what happens to your savings? It's important to save too!"
- "How can we track your spending? Writing it down helps you remember!"
- "What would happen if you wanted to buy something big? Planning ahead can help you get it!"
- "What's your favorite way to save money? Maybe you can put it in a piggy bank!"
- "Do you think budgeting is only for adults? Nope! Kids can budget too!"
- "How do you feel when you save money for something special? It feels great to reach your goal!"
- "What's one thing you learned about budgeting today? Every little bit helps!"