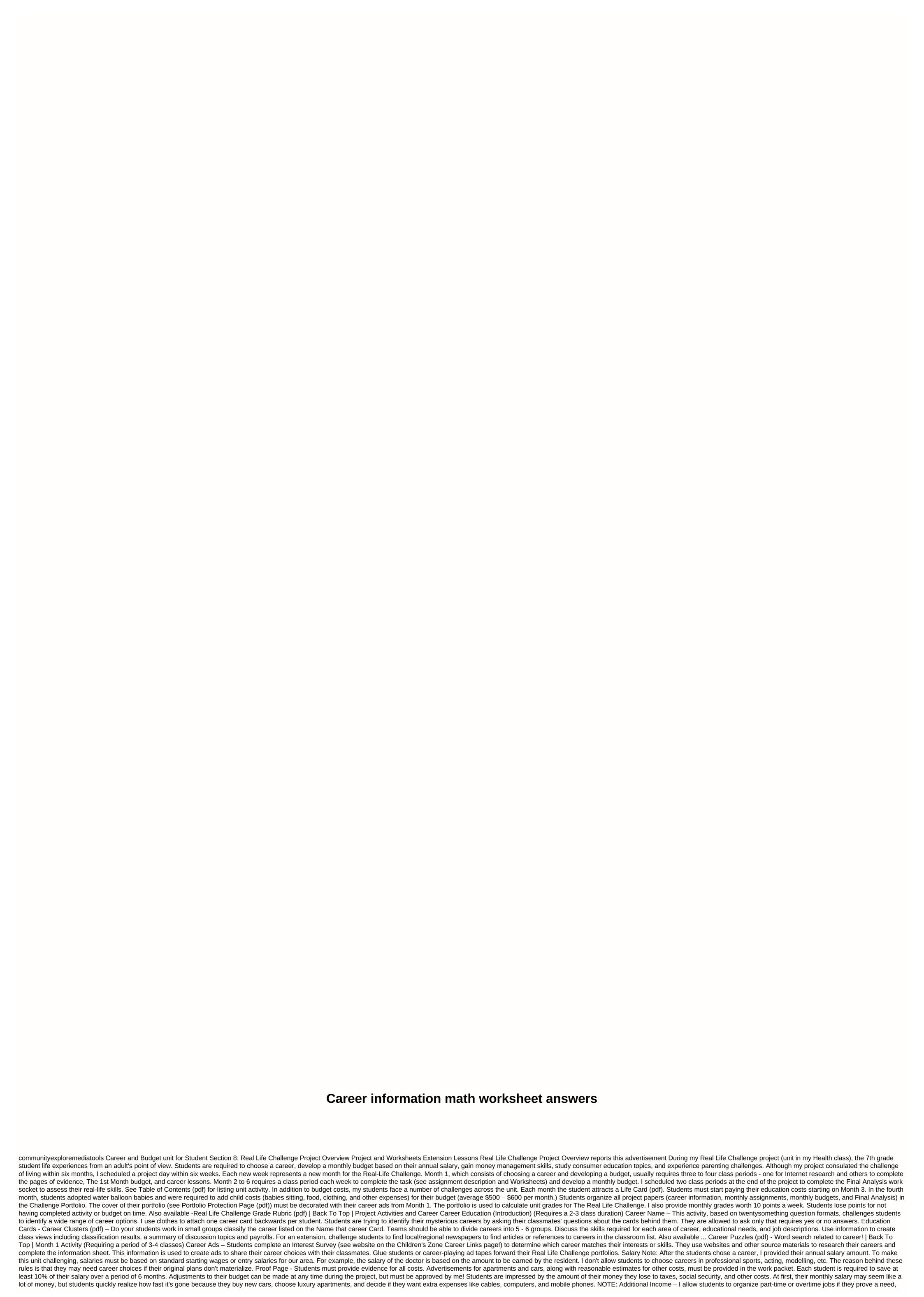
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i.e. they have reduced costs, eliminate unnecessary costs, etc. I usually don't approve requests for additional funds until Moon 5 and 6. Automatic Borrowing Costs - I use the Automated Loan Calculator (see Children's Zone Career Links page) to calculate the amount of their car loan payments. They are also required to add \$50 for insurance and budget money for gas (\$30 – \$50). Challenge Worksheets: Evidence Page (pdf), and Budget Month 1 (pdf) (pdf) Back To Top | Best Buys 2 Month Activities -During this lesson learns to calculate the unit price and sales price to determine the best purchase. Challenge Worksheets: Best Buys (pdf) and 2 Months Budget (pdf) | Back To Top | 3 Months Activity (Requiring 1 class period) Amazing Ads – The first part of the lesson challenges students identifying various products based on advertising slogans. Once they complete the first section, students must classify ads into various categories based on strategies used by advertisers to sell their products and design ads to sell them to their classmates. Challenge Worksheets: Amazing Ads (pdf) and 3 Months Budget (pdf) | Back To Top | 4 Months Activity (Requiring 1 class period) What a Beautiful Baby! - During this lesson, students practice water balloon babies (see note below) and determine the cost of taking care of their child for one month. From childcare to diapers, students determine the amount they need for an average budget of between \$500 – 600 per month. Students are expected to bring their children to Baby Barn (my room) every morning and take him home every night for a period of two weeks. Points were rejected for forgetting the child at home or at school or failing to keep the child safe. In case of broken water balloons, the baby can receive skin transplants - new balloons - as long as the student brings pieces from the baby's old. I do not cut the eyes for skin transplants as long as the break is not due to poor parenting. NOTE: To make a baby, I fill the pink and blue balloons (helium quality) with water and tie the pink or blue ribbons to the top of each. Each student selects a baby from the official Baby Box and completes the adoption certificate on the activity page. Students use permanent markers to pull faces in their babies and prepare baskets to bring the baby to/from school. I was always impressed by how damaging these little babies became with baskets filled with baby toys, pacifiers, and blankets. I was worried at first about how my students would react to carrying water balloon babies around with them for two weeks. They love it! Not only do you learn a lot about responsibility by having to bring babies to school every day, they care to protect their children from harm. I also warned my students to keep their babies away from young children and pets. | Back To Top | 5 Months Activity (Requiring 1 class period) Parenting Challenge - Students must determine how they will handle various Parenting. Instead of one child who refuses to eat green food to a teenager with failing grades, students have the opportunity to explore some of the issues facing parents today. Work Challenges: Parenting Challenges (pdf) and Month 5 5 (pdf) | Back To Top | Moon 6 Activities (Requiring 1 class period) Large and Responsible - Students contribute to the list of features or skills required for their careers. Students share the idea of creating a top 10 list to highlight the skills or attributes they feel most important to employers. Challenge Worksheets: Large & amp; Charges (pdf) and 6 Months Budget (pdf) | Back To Top | Final Activities Unit (Requires 2 class periods) Final Analysis - Students complete the Final Analysis work to analyze their budgets and efforts during all phases of the Real Life Challenge project. Worksheet Challenge: Final Analysis (pdf) | Back To Top | Real-Life Challenge Project Extension Ideas – In addition to monthly lessons and budgets, my students are required to complete the Real-Life Challenge Project. Worksheet Teaching: Real Life Challenge Project (pdf) Give Me Credit - Discuss the pros and cons of credit, such as hidden costs of credit reports and use credit wisely. Worksheet Teaching: Give Me Credit (pdf) Important Investments – Allow students the opportunity to invest some of their savings in the stock market, CDs, or other investment options. If you have a local broker, invite them to share their expertise in making good stock choices, investment costs, and how to interpret newspaper reports. Several online stock market sites are available to allow your students to monitor their money and track their progress within a few weeks (or months, if possible.) Money Doesn't Grow In Trees – Allow students' time to answer the following questions. If you have \$1000 to spend, what would you do with the money? Discuss their response as a class to highlight those students to make intelligent consumer choices. Some students will realize how quickly it takes to spend the money, while others will make a wise choice to make their hard-earned dollars unfold as far as possible. Communication Smarts - Effective communication skills are a must in today's workforce. Provide opportunities for students to develop communication skills and explore their career choices through various projects, such as: 1. Provide oral presentations on their career choices. 2. Write a resume based on the skills/experience they will have by the time they enter the workforce. 3. Mock job interview by peers or community members). 4. Conduct real people interviews in their chosen careers. 5. Write a letter to request information about the selected career. 6. Write a story (or create a computer presentation) to share a behind-the-scenes view of their career. 7. Provide opportunities students to share their knowledge with younger students (private tours, children's books, coloring pages, etc.) 8. Host a Career Exhibition that uses your students as a presenter. If possible, a team of students with real people for the event - the best way to share ideas and strengthen relationships after a job shadow experience. 9. Plan a Career Day for your school. Requires students to create clothing that will deliver their career choices through the use of uniforms, tools, or other visual aids. Lack of Endurance Syndrome.

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